

State-Level Trends in Employer-Sponsored Health Insurance

A STATE-BY-STATE ANALYSIS

Executive Summary

This report examines state-level trends in employer-sponsored insurance (ESI) and the factors that influence ESI. Most nonelderly Americans who have health insurance are covered through an employer, and ESI will continue to be a major source of health insurance even after 2014, when major provisions of the Affordable Care Act (ACA) that expand Medicaid and provide subsidies for the purchase of private coverage through health insurance exchanges are fully implemented. In addition to reviewing recent trends, this report establishes a state-level baseline for monitoring key trends in ESI into the future.

Overall, the percentage of the U.S. nonelderly population with ESI declined from 69 percent in 1999/2000 to 61 percent in 2008/2009 (Figure 1). This decline occurred across all income levels, along with a shift in the income distribution toward lower incomes. Over half of the decline in the number of people covered by ESI occurred in families with moderate incomes (between 200 and 399% of federal poverty guidelines) (Figure 4).

Nearly three-fifths (57%) of the decline in ESI was in dependent coverage (Figure 6), and most of the erosion of dependent coverage occurred in moderate-income families (Table 5). Among families with any ESI coverage, the percentage that had all family members enrolled in ESI declined; not surprisingly, since employee contributions to premiums are typically much larger for family coverage than for employee-only coverage, this decline in “whole-family” ESI coverage was larger for low and moderate income families (Table 7).

Changing employment patterns have also played a role in changing patterns of ESI coverage. Overall levels of employment and the distribution of employment by firm size influence access to ESI coverage. The percentage of employers that offer ESI has declined (Table 10), and the employee “take-up” rate of coverage when they are eligible has also declined (Table 13). Rising premiums have likely been a contributing factor to both declining employer offer and employee take-up of coverage.

There is substantial variation across states in ESI prevalence, availability, cost, and the factors that influence the level of ESI coverage. For this reason, the ACA’s impacts on ESI should be monitored and evaluated at the state level. The ACA’s effects on ESI will likely vary by family income, family characteristics, and job characteristics. In addition, because ACA’s employer requirements focus on employees and not dependents, it will be especially important to understand how the law affects coverage patterns for dependents. The ACA also includes requirements and incentives for employers that vary by firm size; for this reason, state-level trends in ESI by firm size should also be monitored over time.

¹ For a family of four, the federal poverty guideline is currently \$22,350 per year.

Introduction

Most nonelderly Americans who have health insurance are covered through an employer – either their own employer or the employer of a family member. Although employer-sponsored insurance (ESI) remains the predominant source of coverage for nonelderly Americans, there has been substantial erosion over the past decade in the percentage of people who have ESI.

This report examines state-level trends in ESI along several dimensions: family income, policyholder vs. dependent status, and employment characteristics. Although its primary purpose is to describe recent ESI trends and variation across states, the report also serves as a baseline for monitoring how the Affordable Care Act (ACA) will affect key ESI indicators at the state level.

Trends in ESI Coverage

Over the past decade (between 1999/2000 and 2008/2009), the percentage of the U.S. nonelderly population that had ESI as a primary source of health insurance fell from 69 percent to 61 percent (Figure 1), which resulted in about 7.3 million fewer people with ESI (Table 2). Although this decline in ESI was partially offset by an increase in public coverage (from 12% to 17% of the nonelderly population), the rate of uninsurance also increased by 2.5 percentage points (Table 1).

This erosion of ESI occurred broadly across nearly all states, although the size of the decline varied substantially by state. Forty-two states experienced a statistically significant decline in the percentage of nonelderly who had ESI, and 12 of these states (Arizona, Arkansas, Indiana, Michigan, Minnesota, Mississippi, Missouri, North Carolina, Ohio, Rhode Island, Tennessee and Texas) experienced declines of 10 percentage points or more (Table 1, Figure 2).

One factor that has contributed to the decline in ESI is a decline in the percentage of people within each income category that have ESI – as illustrated in Figure 3 and Table 2. For example, among people with family incomes below 200 percent of federal poverty guidelines (FPG),¹ the share with ESI declined from 38 percent to 30 percent. However, the ESI declines among moderate-income and higher-income families were also substantial. Over half of the decline in the number of people with ESI occurred among people with family incomes between 200 percent and 399 percent of FPG (Figure 4).

In addition to the declines in ESI rates within each income category, there was a shift in the income distribution toward groups that have lower rates of ESI coverage. This shift in the income distribution is illustrated in Figure 5 for the U.S. as a whole and by

state in Table 3. Nationally, the percentage of the nonelderly population with income below 200 percent of poverty grew by 4.6 percentage points (Figure 5). Four states (Mississippi, Indiana, Michigan, and Minnesota) experienced increases that were more than twice as large as the national average (Table 3).

In other words, the overall decline in ESI can be attributed to a combination of declining ESI rates within each income group and a shift in the income distribution. The degree to which each of these factors contributed to the overall ESI decline varies across states.

Family Coverage

About half of nonelderly Americans who have ESI are covered as dependents through someone else's employer (Table 4). Employee contributions to premiums are typically much higher for family coverage than for single coverage; for example, the average employee contribution for family coverage in 2008/2009 was \$3,020 per year, compared to \$920 for single coverage (Tables 14 and 15). As such, there is reason to be concerned that the erosion in ESI coverage may have been greater for dependents than for policyholders, and in particular that dependents in low-income families may have been more affected.

Of the total 7.3 million decline in nonelderly people with ESI, about 4.1 million (or 57%) was in dependent coverage (Figure 6). There was substantial variation across states, however, as shown in Table 4. In several states, the erosion in dependent coverage was much larger than the decline for policyholders (e.g., California, Kentucky, Minnesota, New York, and Ohio). Nationally, people with family incomes between 200 and 399 percent of poverty accounted for the largest share (70%) of the decline in dependent ESI coverage (Table 5). In some states, such as Michigan and Minnesota, the decline in dependent coverage was more pronounced among people with incomes at or above 400 percent of poverty; in Louisiana, the lowest-income group (below 200% of poverty) accounted for most of the decline in dependent coverage.

Another useful way of analyzing changes in dependent coverage is to look at patterns of ESI coverage for family units. Nearly all employers that offer ESI make dependent coverage available (Reschovsky, Strunk, and Ginsburg 2006), but often at a significantly higher cost to the employee than for single coverage. Most of the time, if anyone in a family has ESI coverage the whole family is covered; however, the percentage of families for whom this was true declined from 86 percent to 82 percent during the period covered by this analysis (Table 6). In four states – Arkansas, Iowa, Mississippi, and Missouri – the decline in whole-family ESI coverage was more than twice as large as the national average.

Not surprisingly, the decline in whole-family ESI coverage was larger for people with the lowest incomes (Table 7). Nationally, among families with incomes below 200 percent of poverty that had any ESI, the percentage with all family members enrolled fell from 67 percent to 58 percent. Declines were also significant but not as large for moderate income (200 to 399% of poverty) and higher-income families. With the decline in whole-family coverage for low and moderate income families, the likelihood of other family members being uninsured increased (not shown).

Employment Characteristics

Nearly 60% of people with ESI coverage obtain it through a very large employer (500 or more employees) (Figure 7). Nationally, this employer size category accounts for 45 percent of employment, 57 percent of ESI policyholders, and 58 percent of all people with ESI coverage. Small firms (fewer than 100 employees) account for 42 percent of employment, but only about 27 percent of people with ESI.

Trends in several employment-related factors have varied substantially across states, contributing in different ways to the general decline in ESI coverage. These factors include:

- Employment patterns, including employment losses or gains and changes in the distribution of employment by firm size;
- Availability of ESI, including employer policies about offer and eligibility of ESI;
- Employee take-up of ESI when eligible.

Employment patterns: Table 8 shows overall employment losses and gains by state and by firm size from 1999/2000 to 2008/2009. Some states experienced substantial employment losses (Michigan, Mississippi, and West Virginia's losses were largest in percentage terms), while others experienced large gains (for example, Arizona, Nevada, and Utah each had gains of 15% or more in total employment).

At the national level, the firm size distribution of employment was stable from 1999/2000 to 2008/2009, with a slight shift toward a greater percentage of jobs in smaller firms (fewer than 100 employees); however, at the state level there were some sizable shifts in employment distribution. For example, Michigan experienced a large decline in employment at firms with 500 or more workers, while Florida showed strong gains at both the smallest and largest firms (Table 8). Because ESI is much less likely to be offered in smaller firms than large ones, these changes in state-level employment patterns by firm size are important to understanding changing patterns of ESI.

In addition to overall changes in employment by firm size, declines in ESI have also varied by firm size (Table 9). Nationally, the number of ESI policyholders fell by 3.1 million between 1999/2000 and 2008/2009, and a disproportionately large share of

this decline (1.4 million) occurred in firms with 100 to 499 employees. Some states, such as Indiana, Michigan, Mississippi, and Missouri experienced large declines in the number of ESI policyholders; others, especially those that experienced large overall employment growth, had significant increases.

Availability of ESI: Overall, approximately 56 percent of private sector employers offered ESI in 2008/2009 (Table 10). Employers with fewer than 50 employees are substantially less likely to offer ESI than larger employers: while about 42 percent of these small employers² offered coverage in 2008/2009, nearly all larger employers (96%) offered coverage. The percentage of employers that offer coverage varies across states, from a low of 40 percent in Montana to a high of 87 percent in Hawaii in 2008/2009 (Figure 8, Table 10).

Between 1999/2000 and 2008/2009, the share of U.S. private employers offering ESI declined by 3.2 percentage points (Table 10). Among small employers (defined here as less than 50 employees), the ESI offer rate declined from 47 percent to 42 percent, while the rate for larger employers was stable. The change in ESI offer rates varied across states – for example, in Michigan the offer rate declined by 10 percentage points (driven by a nearly 14 percentage point decline in offer among small firms) while South Dakota showed a nearly 6 percentage point increase (Table 10).

Trends in the ESI offer rate are usually driven by small firms, because of the fact that about 75 percent of private-sector firms have fewer than 50 employees. Larger firms dominate the trends in terms of employment and enrollment in ESI, however, because 73 percent of private sector employees work in firms with 50 or more employees. For the U.S. as a whole, the percentage of workers in firms that offered ESI declined slightly between 1999/2000 and 2008/2009, although the size of this change varied across states (Table 11).

On average, approximately 79 percent of workers in firms that offer ESI are eligible to enroll, ranging from 72 percent in New Mexico to 83 percent in Georgia in 2008/2009 (Table 12). For the nation as a whole, this measure was stable from 1999/2000 to 2008/2009; however, three states (Massachusetts, Oklahoma, and Pennsylvania) and the District of Columbia experienced significant declines while seven states (Alaska, Arkansas, Georgia, Indiana, Iowa, Maryland, and Wyoming) showed an increase in this measure.

Employee take-up: The percentage of employees who enroll in ESI for which they are eligible declined from 82 percent in 1999/2000 to 78 percent in 2008/2009 for the nation as a whole, and this decline occurred in both small and large firms (Table 13). The decline was largest in Nevada and Indiana (12 and 10 percentage points, respectively); 30 states and the District of Columbia experienced a significant decline in take-up of ESI (Figure 9).

Cost Trends

In 2008/2009, the average annual premium for ESI coverage was \$4,528 for private-sector workers enrolled in single coverage (Table 14). Premiums ranged from \$3,820 in Arkansas to \$5,670 in Alaska. On average, employees contributed about 20 percent to the cost of single coverage, ranging from 11 percent in Hawaii to 24 percent in Massachusetts. Compared to 1999/2000, premiums for single coverage increased by 82 percent nationally, and the average employee contribution to premiums rose from 17 percent to 20 percent.

For family coverage, premiums ranged from \$9,863 in Arkansas to \$13,096 in Massachusetts, with a national average of \$11,208 in 2008/2009 (Table 15). The employee share of premiums was about 27 percent, ranging from 21 percent in Michigan to 33 percent in Florida. Compared to 1999/2000, premiums for family coverage increased by 75 percent, and the average employee contribution to premium increased from 24 percent to 27 percent.

Table 16 illustrates the share of income required to pay for the typical employee contribution to family coverage for families of four with incomes of 200 percent, 300 percent, and 400 percent of poverty. For the lowest income group, the share of income required for ESI premiums increased from 4.5 percent in 1999/2000 to 7.9 percent in 2008/2009. In contrast, the ACA requires families with income at 200 percent of poverty to contribute only 6.3 percent of income for premiums in the health insurance exchanges that will operate in every state. In all but two states (Michigan and Hawaii), employee contributions for ESI coverage for a family with income at 200 percent of poverty exceeded this threshold of affordability in 2008/2009. Many states that currently provide subsidized coverage for low-income working families restrict eligibility for families that have access to ESI;³ similarly, the ACA generally restricts eligibility for premium subsidies to people who do not have access to ESI (unless the employee share of premium exceeds 9.5% of income).

² Firm size categories are not comparable between the two data sources used for this report, because of differences in the way data are collected and reported.

³ For example, in Minnesota families that have access to ESI may not enroll in MinnesotaCare unless the employer contribution to premium is less than 50 percent; this barrier does not apply to children in families with income below 150 percent of poverty.

In addition to contributing to the cost of premiums, about three-quarters of people enrolled in ESI are in plans that have an annual deductible. Table 17 illustrates the variation across states in deductibles for single and family coverage; comparable data are not available for 1999/2000.

Discussion

The picture that emerges from these data is a complex one, and the factors that influence ESI vary across states. For example, New Hampshire and Massachusetts have the highest rates of ESI coverage, but also have high premiums compared to other states. Some low-premium states, such as Arkansas and Oklahoma, have low rates of ESI coverage compared to other states primarily because they have low shares of workers with access to ESI through an employer.

Although the ACA will change state markets for ESI in many ways, ESI will continue to play a major role in health insurance coverage. States have significant flexibility in how they choose to implement key provisions of the ACA that relate to private health insurance, and this report has illustrated many challenges that lie ahead for states with regard to ensuring a strong role for ESI into the future. State strategies to maintain and strengthen the role of ESI will need to be tailored to the situation of each state. For example, in some states policymakers may choose to focus on the availability of ESI by encouraging more employers to offer coverage, while in others the focus may be on benefit design or cost containment strategies to ensure that ESI is affordable.

There is substantial variation across states in ESI prevalence, availability, cost, and the factors driving changes in ESI coverage. For this reason, the ACA's impacts on ESI should be monitored and evaluated at the state level. The ACA's effects on ESI will likely vary by family income, family characteristics, and job characteristics. In addition, because ACA's employer requirements focus on employees and not dependents, it will be especially important to understand how the law affects coverage patterns for dependents. The ACA also includes requirements and incentives for employers that vary by firm size, and so state-level trends in ESI by firm size should also be monitored over time. This report establishes a state-level baseline for monitoring these issues into the future.

Data and Methods

This report uses state-level data from two national surveys: the Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS), sponsored by the U.S. Census Bureau; and the Medical Expenditure Panel Survey – Insurance Component (MEPS-IC), sponsored by the Agency for Healthcare Research and Quality.

Because of limited sample size in some states, especially for analysis of subgroups within a state, we use two-year averages from the CPS to improve the precision of the estimates in this report. The MEPS-IC analysis also uses two-year averages, for comparability with the CPS analysis and also to improve the precision of the estimates.

CPS analysis

The CPS is one of the most commonly used sources of information on state-level health insurance. A key strength of the CPS in comparison to other population surveys that measure health insurance is the level of detail available about ESI coverage, which includes information about ESI policyholders and dependents, as well as firm size. The American Community Survey (ACS) has a much larger sample size in every state and includes a question about health insurance, but does not collect detailed information about ESI. Other population surveys, such as the National Health Interview Survey (NHIS) and Medical Expenditure Panel Survey – Household Component (MEPS-HC) include detailed information about ESI, but state-level estimates from these surveys are currently only available for a limited number of topics and states.

SHADAC has developed an enhanced CPS data series that makes several adjustments in order to provide more accurate and consistent estimates of health insurance coverage. SHADAC's enhanced CPS health insurance estimates reweight and adjust the data to account for historical changes in the survey's methodology, the conceptual definition of health insurance coverage, and the population counts used to weight the survey estimates. The enhanced estimates also adjust for procedures used by the Census Bureau to correct for missing data. These adjustments produce estimates that differ slightly from those published by the Census Bureau; however, they provide a more accurate assessment of coverage estimates both for any given year and over time (State Health Access Data Assistance Center 2009, Ziegenfuss and Davern 2011).

For family-level analysis of ESI, we constructed a “health insurance unit” (HIU) from the CPS data that includes people who are likely to be eligible for ESI as a unit. For each household included in the survey, the HIU definition that we used groups adults with their spouses, and parents with their children ages 18 and under; children whose parents are not present in the household are grouped in HIUs with grandparents or other relatives. Thus, it is possible for a household to include more than one HIU. We are unable to account for people who might be eligible for health insurance as dependents who live outside the household. We also used the HIU as the unit of analysis for measuring family income as a percentage of federal poverty guidelines.

For purposes of this report, we also assigned a “primary source” of health insurance coverage to people who reported multiple sources of coverage. Medicare was always considered the primary source of coverage, followed in our hierarchy by ESI, Medicaid/CHIP, and individually purchased coverage. Tables 1 through 9 are based on this primary source of coverage classification – in other words, people are only counted as having ESI if this was their primary source of health insurance coverage. For the analysis in Tables 4 and 5, if a person was reported to have ESI as both a policyholder and as a dependent, they were included only as a policyholder. Finally, if there was more than one ESI policyholder in an HIU, for the analysis by firm size we attributed any dependents to the policyholder that worked for the largest employer. If information on firm size was missing, we imputed it using state, age, HIU income as a percentage of federal poverty guidelines, and ESI dependency status.

Finally, the ESI measures that we calculated from the CPS data exclude military coverage. Although military coverage is technically a form of employment-related coverage, the data are collected differently in the CPS ASEC, resulting in ambiguity about policyholders and dependents. Excluding military coverage from ESI did not have much impact on the results presented in this report.

MEPS-IC analysis

The MEPS-IC is an annual survey of employers that is designed to produce state-level estimates of ESI offer, eligibility, enrollment, cost, and health plan characteristics. State-level estimates are published each year by AHRQ. For this report, we calculated 2-year averages to improve the precision of the estimates, especially those that rely on subsets of survey respondents (e.g., those that offer coverage and have fewer than 50 employees).

The MEPS-IC data are different in scope than the ESI estimates based on the CPS data in two important ways. First, the CPS data include public and private sector employers, while the MEPS-IC estimates are only for private sector employers. Second, the CPS measures of ESI include both policyholders and dependents, while the MEPS-IC measures of enrollment and take-up include employees but not dependents.

About SHADAC

The State Health Access Data Assistance Center, or SHADAC, is an independent health policy research center located at the University of Minnesota School of Public Health. SHADAC is a resource for helping states collect and use data for health policy, with a particular focus on monitoring rates of health insurance coverage and understanding factors associated with uninsurance. SHADAC is funded by the Robert Wood Johnson Foundation. For more information, visit www.shadac.org.

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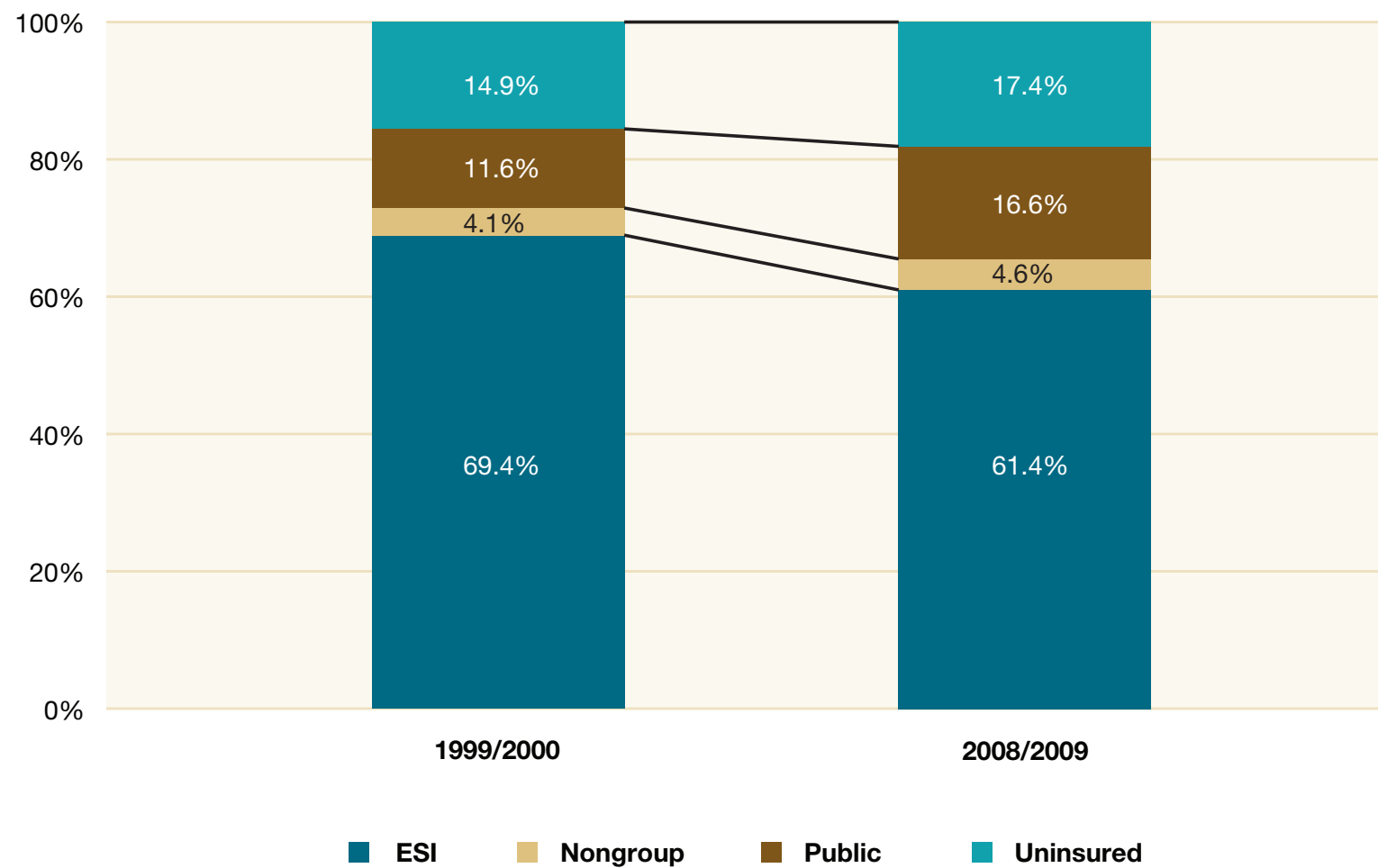
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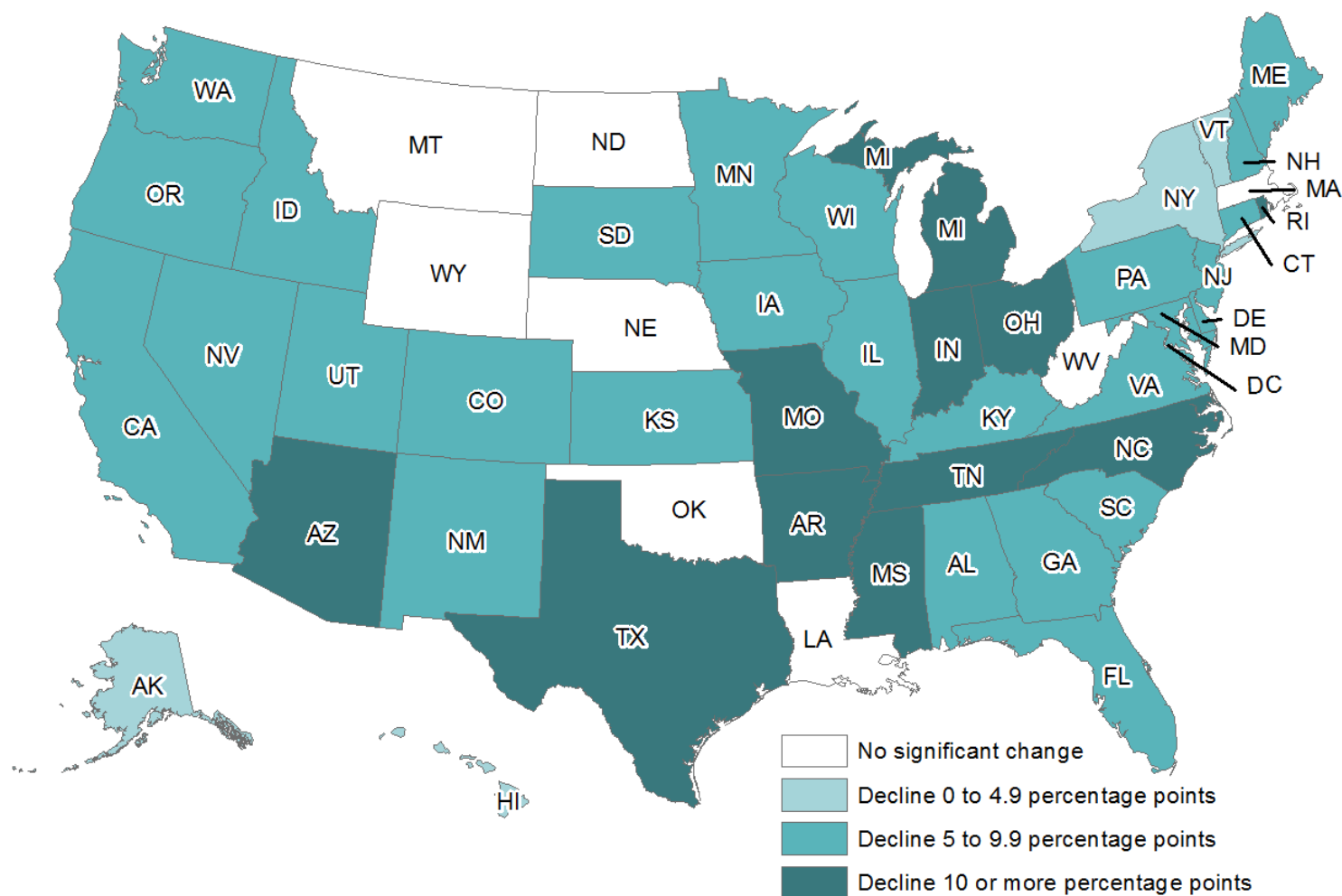
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Figure 1: Sources of Health Insurance Coverage, U.S. Nonelderly Population



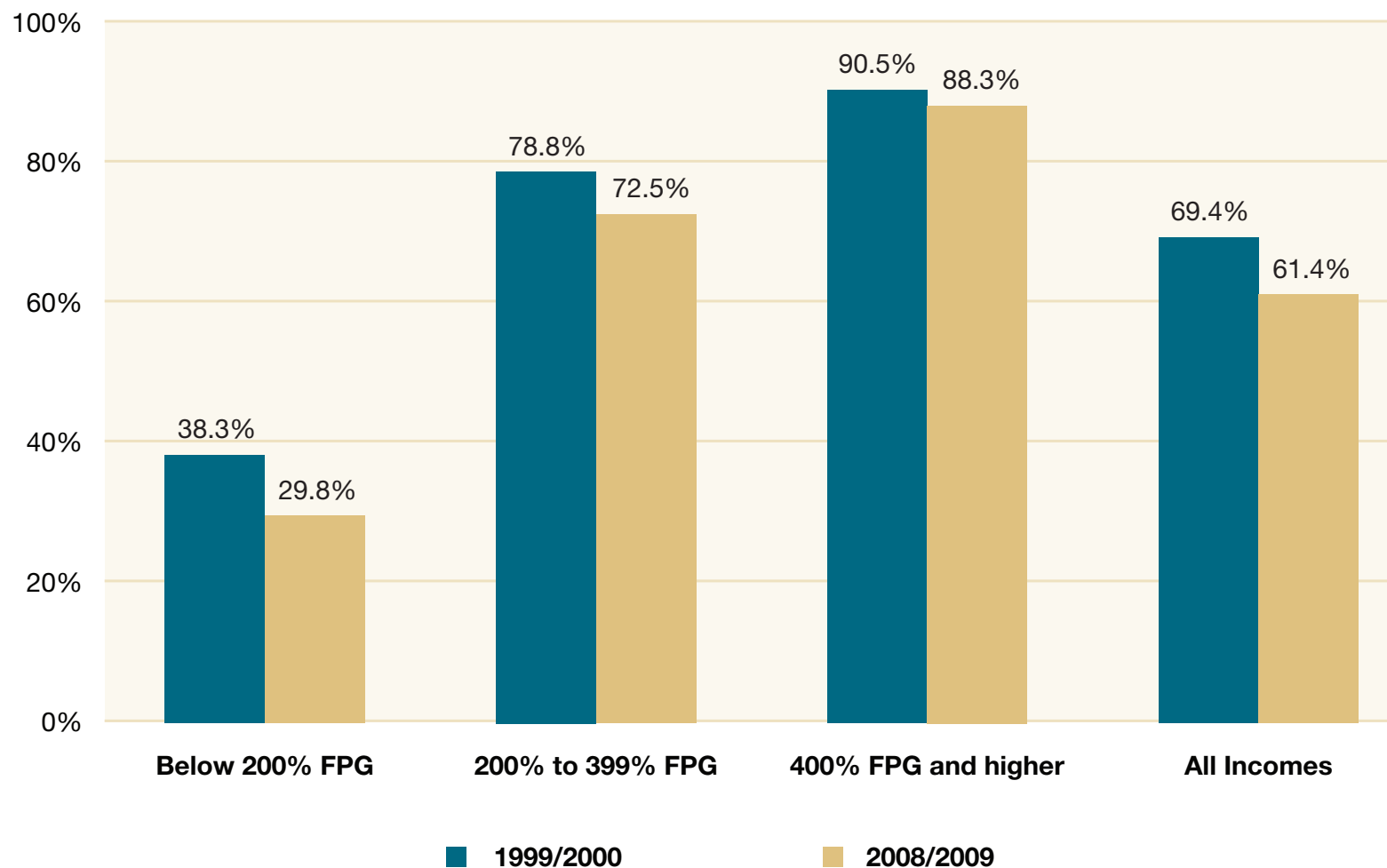
Source: SHADAC-enhanced CPS Data Series. Analysis for nonelderly population, by primary source of insurance coverage.

Figure 2: Change in Nonelderly Population with ESI 1999/2000 to 2008/2009



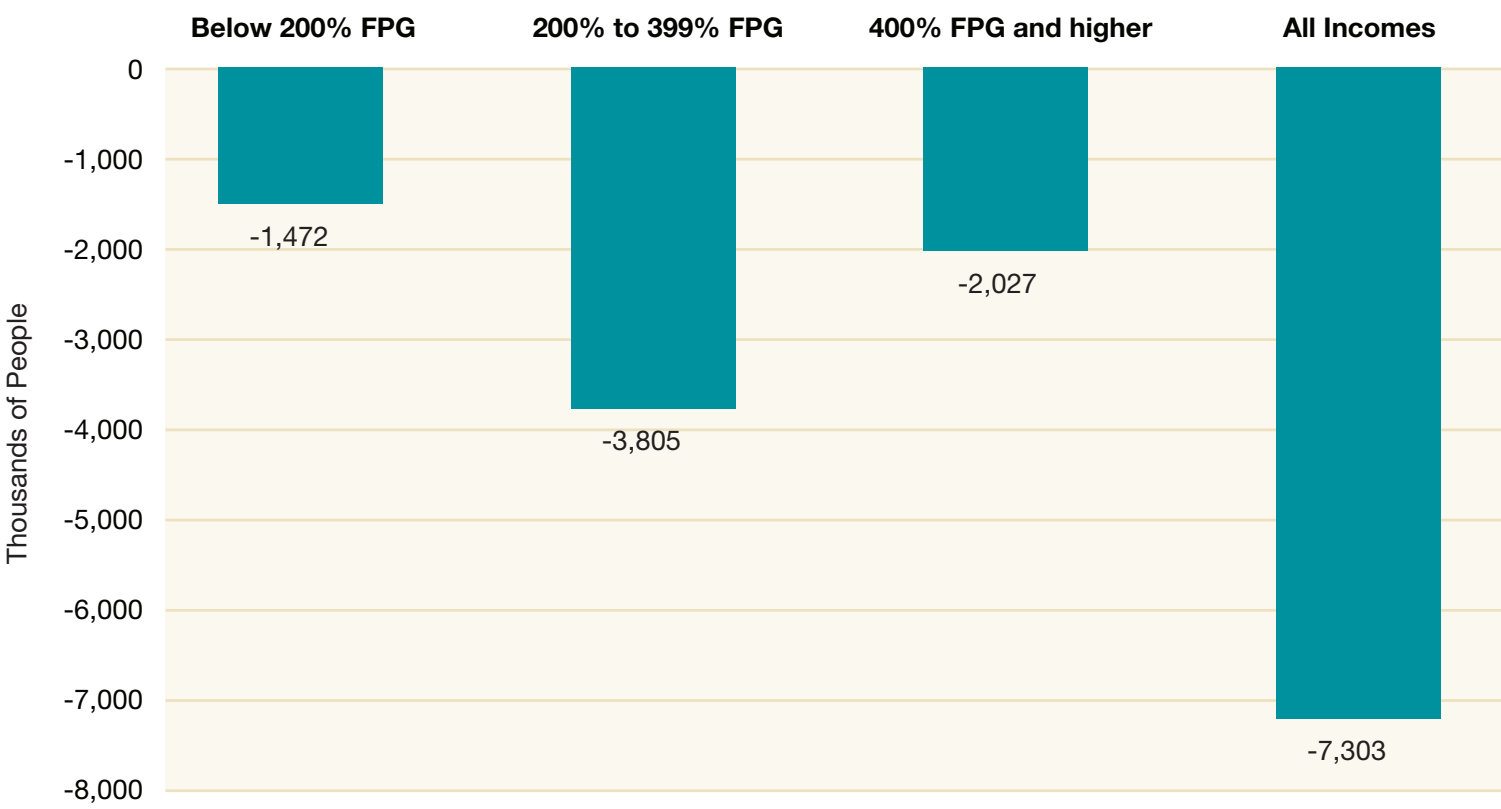
Source: SHADAC-enhanced CPS Data Series. Analysis for nonelderly population, by primary source of coverage.

Figure 3: Change in Percent of Nonelderly Population with ESI, by Family Income



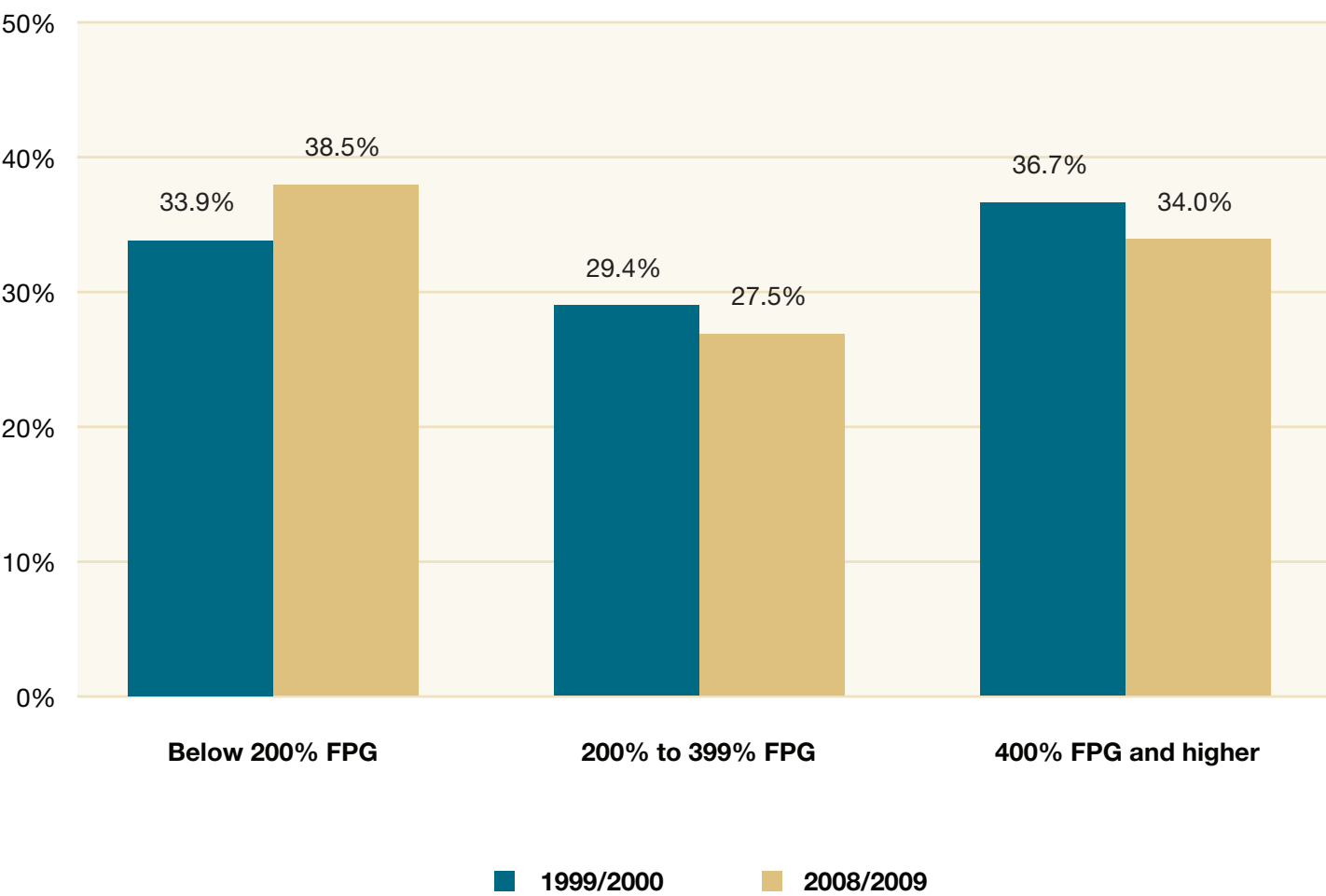
Source: SHADAC-enhanced CPS Data Series. Analysis for nonelderly population, by primary source of insurance coverage.

Figure 4: Change in Number of People with ESI, by Family Income (1999/2000 to 2008/2009)



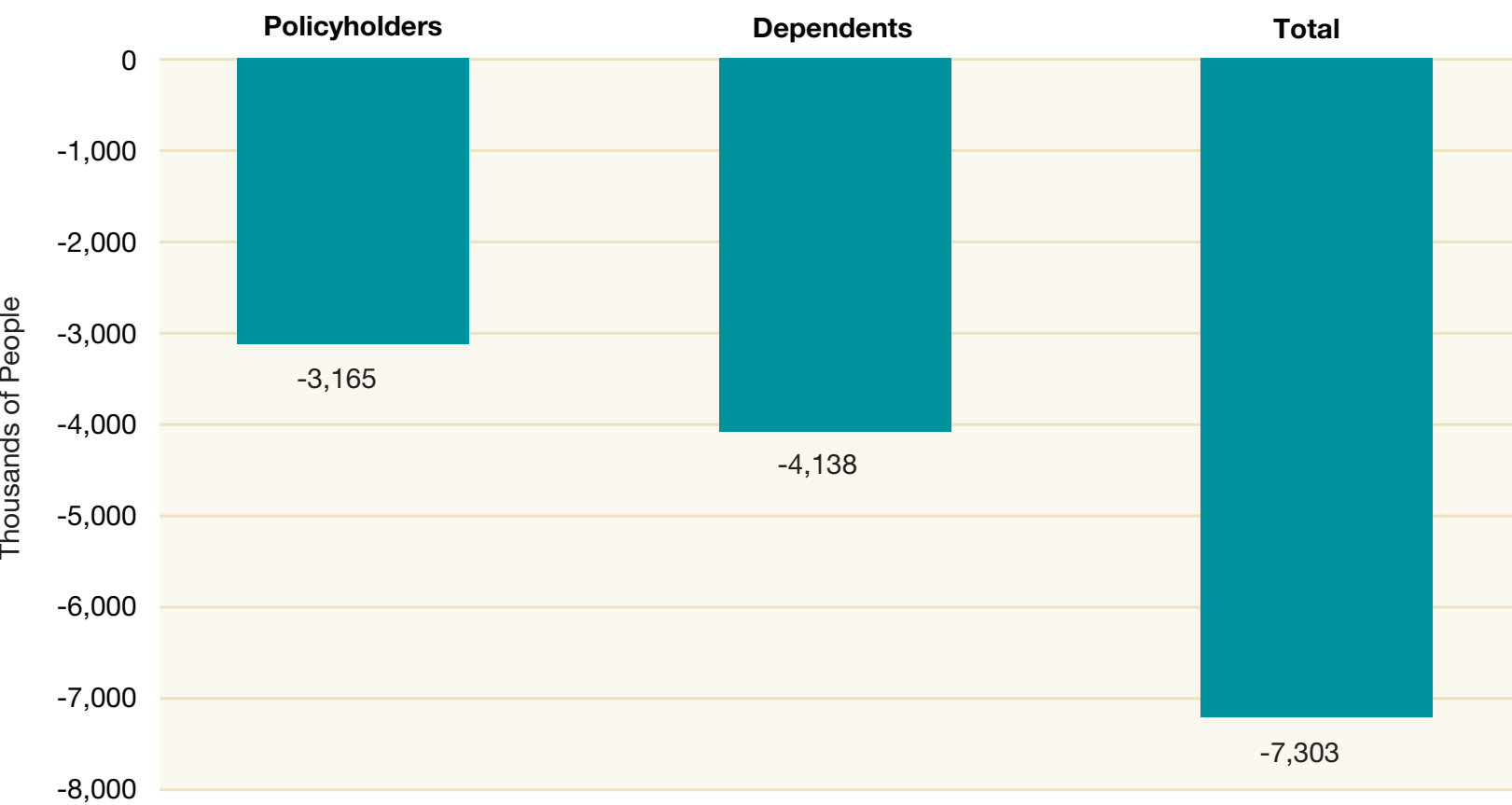
Source: SHADAC-enhanced CPS Data Series. Analysis for nonelderly population, by primary source of insurance coverage.

Figure 5: Income Distribution of Nonelderly Population



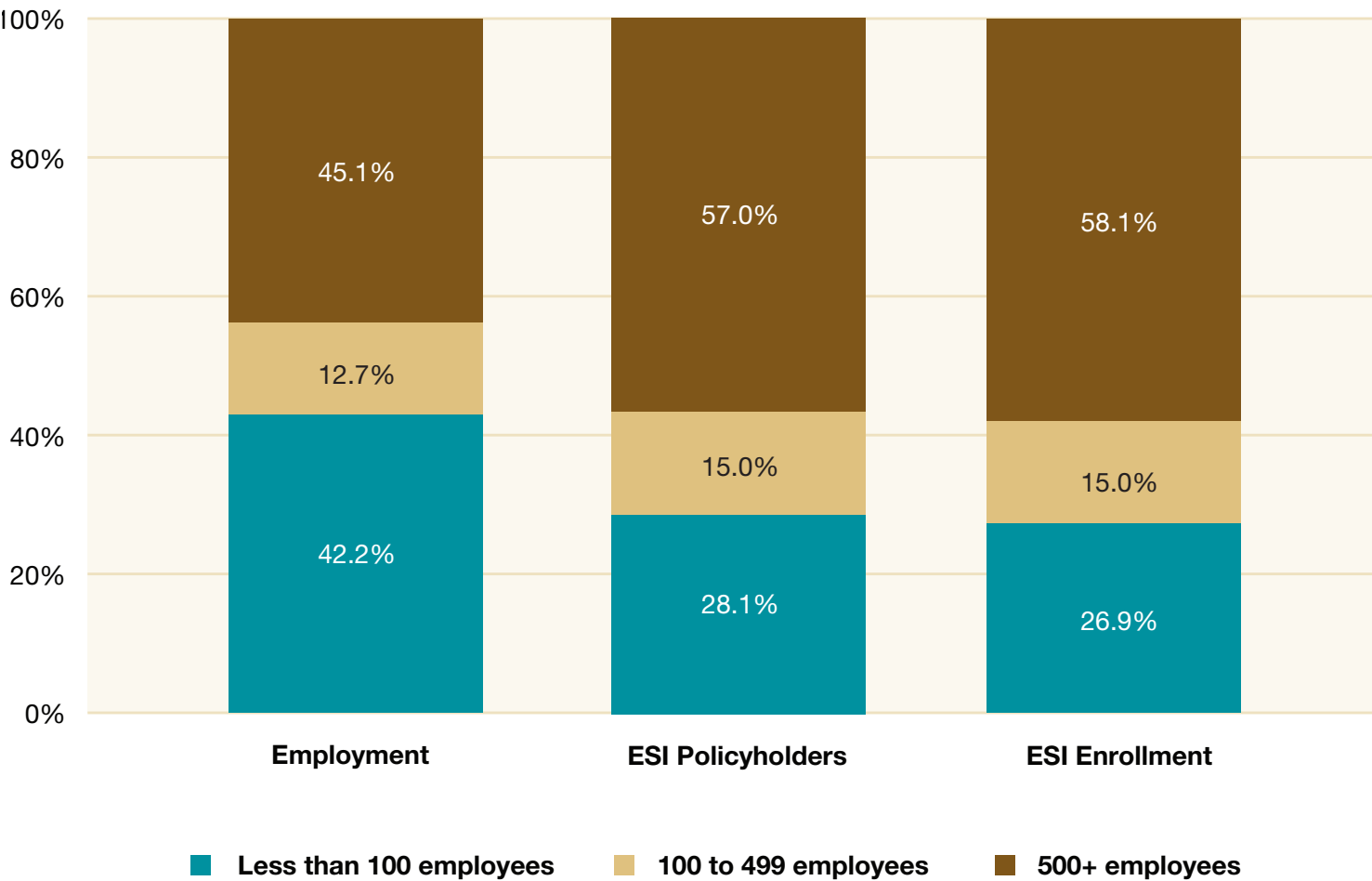
Source: SHADAC-enhanced CPS Data Series.

Figure 6: Change in ESI Coverage for Policyholders and Dependents (1999/2000 to 2008/2009)



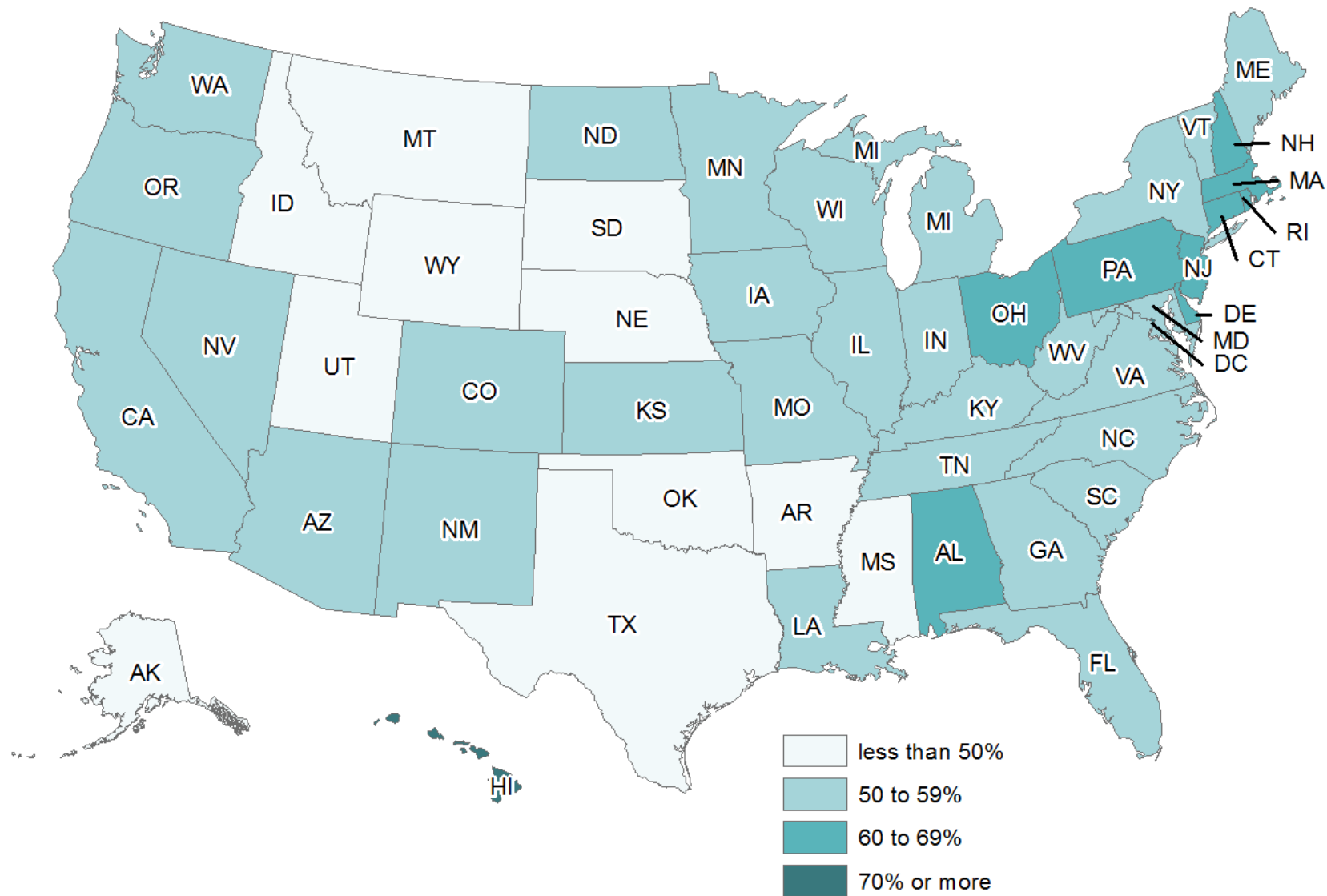
Source: SHADAC-enhanced CPS Data Series. Analysis for nonelderly population, by primary source of insurance coverage.

Figure 7: Distribution of Employment, ESI Policyholders, and ESI Enrollment by Firm Size, 2008/2009



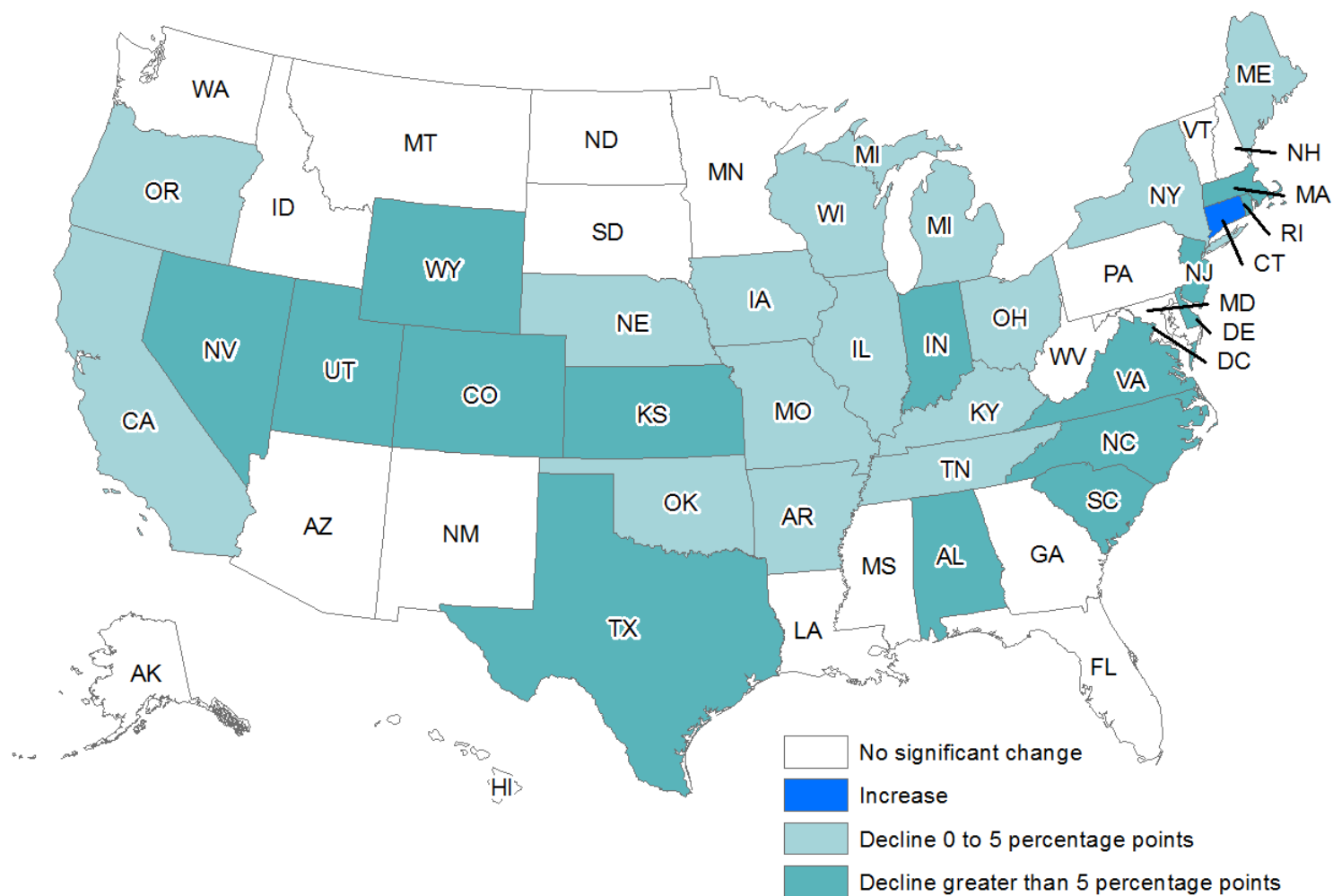
Source: SHADAC-enhanced CPS Data Series. Analysis for nonelderly population, by primary source of insurance coverage.

Figure 8: Percent of Private Sector Employers Offering ESI, 2008/2009



Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey – Insurance Component.

Figure 9: Change in Employee Take-Up of ESI, 2008/2009



Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey – Insurance Component.

Table 1: Health Insurance Coverage of the Nonelderly Population, by State

	ESI			Public			Nongroup			Uninsured		
	1999/2000	2008/2009	Difference	1999/2000	2008/2009	Difference	1999/2000	2008/2009	Difference	1999/2000	2008/2009	Difference
	%	%		%	%		%	%		%	%	
Alabama	69.6	63.0	-6.6***	13.3	19.0	5.6***	3.4	2.5	-0.9	13.7	15.5	1.9
Alaska	62.1	58.1	-4.0*	15.3	15.4	0.1	3.5	6.8	3.3***	19.2	19.7	0.5
Arizona	63.1	53.0	-10.0***	12.4	20.5	8.0***	4.6	5.3	0.7	19.9	21.2	1.3
Arkansas	63.5	52.4	-11.1***	15.3	21.2	6.0***	5.5	5.1	-0.3	15.7	21.2	5.5***
California	61.5	55.3	-6.2***	13.8	18.1	4.2***	4.6	5.7	1.1***	20.0	21.0	0.9
Colorado	71.3	64.0	-7.2***	9.6	12.4	2.9***	4.5	7.1	2.5***	14.6	16.5	1.8
Connecticut	78.9	72.3	-6.7***	8.0	12.4	4.4***	3.7	4.1	0.3	9.3	11.2	1.9*
Delaware	75.7	67.0	-8.7***	12.0	15.9	3.9***	2.5	4.0	1.5**	9.8	13.1	3.3**
District of Columbia	63.9	61.3	-2.5	17.2	22.6	5.3***	3.4	4.4	1.0	15.5	11.7	-3.8**
Florida	63.1	54.4	-8.7***	11.2	14.6	3.4***	5.3	5.9	0.6	20.4	25.1	4.7***
Georgia	69.3	59.8	-9.5***	12.4	15.6	3.1**	3.9	4.3	0.4	14.4	20.4	6.0***
Hawaii	73.5	69.4	-4.1**	11.8	17.1	5.3***	4.3	4.4	0.1	10.4	9.1	-1.2
Idaho	67.5	62.2	-5.2**	8.7	12.3	3.6***	5.4	7.7	2.3**	18.5	17.8	-0.7
Illinois	73.7	65.1	-8.7***	9.3	16.3	7.0***	3.5	4.2	0.7	13.5	14.4	1.0
Indiana	77.8	65.0	-12.9***	7.8	17.9	10.1***	3.9	3.2	-0.7	10.4	13.9	3.5***
Iowa	78.8	71.1	-7.7***	6.8	12.7	6.0***	6.4	5.5	-0.9	8.0	10.7	2.6***
Kansas	73.8	66.1	-7.7***	10.2	14.2	4.0***	4.6	6.0	1.4	11.4	13.7	2.3*
Kentucky	69.1	59.9	-9.2***	15.4	19.3	3.9***	2.1	3.6	1.5**	13.5	17.2	3.7***
Louisiana	59.8	56.3	-3.5	14.5	18.8	4.3***	3.8	4.7	0.9	21.9	20.2	-1.7
Maine	70.7	62.5	-8.2***	13.6	22.0	8.4***	4.5	4.0	-0.5	11.3	11.6	0.3
Maryland	80.0	70.7	-9.2***	6.2	11.3	5.1***	3.5	4.0	0.5	10.3	14.0	3.7***
Massachusetts	73.7	74.4	0.7	13.8	18.7	4.9***	3.4	2.4	-1.0*	9.1	4.5	-4.5***
Michigan	77.9	67.6	-10.2***	10.2	15.6	5.4***	3.4	3.2	-0.2	8.5	13.6	5.1***
Minnesota	80.6	70.7	-10.0***	7.5	15.2	7.7***	5.3	5.2	-0.1	6.6	9.0	2.3**
Mississippi	64.2	49.8	-14.4***	15.5	25.4	9.9***	4.6	4.5	-0.1	15.7	20.3	4.6***
Missouri	75.3	63.4	-11.9***	10.6	16.6	6.1***	5.8	4.9	-0.9	8.3	15.1	6.7***
Montana	60.2	58.2	-2.0	13.2	16.3	3.1*	7.5	7.4	-0.1	19.1	18.1	-1.0
Nebraska	71.7	69.1	-2.5	11.1	12.9	1.8	8.1	6.3	-1.8*	9.1	11.7	2.6**
Nevada	70.3	64.5	-5.8***	7.0	10.8	3.8***	4.4	3.5	-0.9	18.4	21.2	2.9*
New Hampshire	81.0	75.2	-5.8***	7.8	10.1	2.3**	3.1	4.1	0.9	8.1	10.7	2.6**
New Jersey	77.1	71.2	-5.9***	7.6	11.2	3.6***	3.1	3.1	0.0	12.2	14.5	2.3**
New Mexico	54.5	49.1	-5.4**	15.6	21.4	5.8***	3.0	4.9	1.8**	26.8	24.6	-2.2
New York	64.9	60.4	-4.5***	15.2	21.0	5.8***	3.4	3.2	-0.2	16.5	15.4	-1.1
North Carolina	68.7	57.7	-11.0***	12.8	17.8	5.1***	4.1	5.8	1.8***	14.4	18.6	4.2***
North Dakota	68.7	68.7	0.0	10.3	10.5	0.2	9.4	8.2	-1.2	11.6	12.5	1.0
Ohio	76.6	66.3	-10.2***	9.9	15.9	6.0***	2.7	3.7	1.0**	10.9	14.1	3.2***
Oklahoma	62.4	59.4	-3.0	13.3	17.7	4.4***	5.2	4.6	-0.6	19.1	18.3	-0.8
Oregon	69.9	62.9	-7.0***	10.5	12.6	2.1*	6.0	5.4	-0.6	13.6	19.1	5.5***
Pennsylvania	77.4	68.7	-8.7***	9.6	15.5	5.9***	4.7	4.4	-0.2	8.4	11.4	3.0***
Rhode Island	77.5	66.0	-11.5***	12.3	17.5	5.2***	2.7	3.7	1.0	7.5	12.8	5.3***
South Carolina	69.3	61.2	-8.0***	12.4	16.3	3.9***	3.7	4.1	0.4	14.6	18.3	3.7**
South Dakota	69.4	64.1	-5.4***	8.7	15.1	6.4***	10.7	6.8	-3.8***	11.2	14.1	2.8**
Tennessee	66.8	56.3	-10.6***	18.4	20.0	1.6	4.9	6.7	1.7*	9.9	17.1	7.2***
Texas	62.0	51.5	-10.5***	10.2	17.2	7.0***	3.6	3.8	0.2	24.2	27.4	3.3***
Utah	77.5	72.2	-5.3***	7.1	7.8	0.8	3.8	6.3	2.5**	11.6	13.6	2.0
Vermont	70.0	66.2	-3.8*	16.4	20.4	4.0**	4.1	3.2	-0.9	9.5	10.3	0.7
Virginia	74.4	67.8	-6.6***	10.6	12.6	2.0*	3.2	6.0	2.8***	11.7	13.5	1.8
Washington	69.2	63.9	-5.3***	12.7	16.0	3.2**	4.7	6.0	1.4	13.4	14.1	0.7
West Virginia	63.6	60.2	-3.4	17.4	21.4	4.0**	2.5	2.1	-0.4	16.5	16.3	-0.3
Wisconsin	78.9	71.5	-7.4***	8.5	14.5	6.1***	4.4	4.1	-0.3	8.2	9.9	1.7*
Wyoming	68.1	65.5	-2.7	10.1	11.9	1.8	6.0	6.3	0.4	15.8	16.3	0.5
United States	69.4	61.4	-8.0***	11.6	16.6	5.0***	4.1	4.6	0.5***	14.9	17.4	2.5***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Estimates reflect the primary source of health insurance coverage.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010.

Table 2: Trend in ESI Coverage by Family Income and State, Nonelderly Population

	Below 200% FPG					200-399% FPG					400% FPG and Higher					All Incomes				
	1999/2000		2008/2009		Change in %	1999/2000		2008/2009		Change in %	1999/2000		2008/2009		Change in %	1999/2000		2008/2009		Change in %
	Count	%	Count	%		Count	%	Count	%		Count	%	Count	%		Count	%	Count	%	
Alabama	559.4	38.1	655.0	36.0	-2.1	1,063.4	84.7	849.9	80.4	-4.3	1,086.6	92.7	1,014.7	91.8	-1.0	2,709.4	69.6	2,519.6	63.0	-6.6***
Alaska	76.9	35.5	65.3	29.0	-6.6**	133.2	69.6	133.0	65.0	-4.6	157.1	85.7	164.9	84.9	-0.8	367.2	62.1	363.3	58.1	-4.0*
Arizona	692.8	37.2	558.9	22.2	-15.0***	940.6	72.8	1,025.2	67.3	-5.5*	1,228.5	88.8	1,462.2	85.7	-3.1	2,861.9	63.1	3,046.3	53.0	-10.0***
Arkansas	389.7	41.0	307.6	27.0	-14.0***	569.4	75.7	521.1	68.1	-7.5**	471.1	86.3	460.8	82.3	-4.0	1,430.2	63.5	1,289.6	52.4	-11.1***
California	3,714.1	30.9	3,376.7	24.4	-6.4***	5,610.0	72.7	5,308.4	66.9	-5.8***	9,484.4	87.8	9,406.9	86.0	-1.8**	18,808.5	61.5	18,092.0	55.3	-6.2***
Colorado	350.3	33.5	440.0	32.0	-1.5	929.1	76.6	841.5	69.2	-7.4***	1,514.7	91.4	1,528.6	85.1	-6.2***	2,794.2	71.3	2,810.1	64.0	-7.2***
Connecticut	327.6	45.9	297.0	36.2	-9.7***	610.7	83.7	491.8	71.3	-12.5***	1,353.4	92.7	1,385.3	92.3	-0.4	2,291.8	78.9	2,174.0	72.3	-6.7***
Delaware	84.6	43.4	87.2	33.6	-9.7**	169.0	82.4	163.8	77.6	-4.8*	261.1	93.4	248.6	90.4	-3.1*	514.7	75.7	499.7	67.0	-8.7***
District of Columbia	57.5	32.2	49.0	23.9	-8.4***	82.3	67.7	73.6	70.2	2.5	170.0	92.0	204.3	92.3	0.3	309.8	63.9	326.9	61.3	-2.5
Florida	1,687.1	35.1	1,547.7	25.2	-9.8***	2,854.0	71.3	2,861.4	66.5	-4.7**	3,721.3	86.7	3,812.2	81.9	-4.9***	8,262.4	63.1	8,221.2	54.4	-8.7***
Georgia	1,127.4	42.2	1,079.5	29.6	-12.6***	1,730.0	80.5	1,719.0	74.3	-6.2**	2,170.6	89.1	2,440.3	87.3	-1.7	5,028.0	69.3	5,238.7	59.8	-9.5***
Hawaii	234.4	51.6	231.5	50.7	-0.9	283.0	86.5	261.7	80.8	-5.7**	279.5	92.2	246.8	86.5	-5.7***	796.9	73.5	740.1	69.4	-4.1**
Idaho	165.9	41.4	198.3	37.3	-4.1	305.7	78.0	335.2	75.4	-2.6	279.2	86.9	296.0	83.0	-3.9	750.8	67.5	829.4	62.2	-5.2**
Illinois	1,379.7	41.4	1,356.0	32.3	-9.1***	2,598.7	82.0	2,384.9	76.8	-5.2**	4,087.2	92.2	3,603.2	90.8	-1.4	8,065.7	73.7	7,344.2	65.1	-8.7***
Indiana	815.7	52.9	679.0	31.7	-21.1***	1,467.7	84.5	1,316.7	80.5	-4.0	1,769.2	91.7	1,554.8	92.2	0.5	4,052.6	77.8	3,550.5	65.0	-12.9***
Iowa	346.6	51.5	314.9	38.1	-13.5***	720.0	84.5	686.9	81.4	-3.1	851.4	93.7	853.4	90.7	-2.9*	1,918.0	78.8	1,855.2	71.1	-7.7***
Kansas	327.7	46.2	331.1	37.2	-9.0***	581.2	80.8	572.2	76.2	-4.7	765.3	91.0	689.7	89.5	-1.5	1,674.2	73.8	1,593.0	66.1	-7.7***
Kentucky	456.3	36.7	480.4	29.9	-6.8**	909.0	81.5	800.6	75.2	-6.3**	1,047.6	92.5	946.9	90.3	-2.2	2,412.9	69.1	2,227.8	59.9	-9.2***
Louisiana	625.4	34.8	439.0	25.9	-8.9***	770.5	75.2	708.5	73.5	-1.7	916.0	87.9	1,017.3	85.8	-2.1	2,311.9	59.8	2,164.8	56.3	-3.5
Maine	135.9	41.3	117.7	31.2	-10.1***	295.2	78.4	243.6	70.6	-7.8***	338.1	88.2	322.8	86.6	-1.6	769.2	70.7	684.2	62.5	-8.2***
Maryland	515.7	48.4	587.4	38.3	-10.2***	913.0	82.1	862.5	72.9	-9.2***	2,190.5	93.3	2,064.4	91.8	-1.6	3,619.2	80.0	3,514.3	70.7	-9.2***
Massachusetts	662.5	40.3	654.5	38.3	-2.0	1,147.5	80.6	1,038.9	80.1	-0.4	2,221.4	92.7	2,448.1	95.2	2.6**	4,031.3	73.7	4,141.5	74.4	0.7
Michigan	1,090.1	44.2	1,120.4	34.8	-9.4***	2,219.1	86.2	2,062.5	81.1	-5.1***	3,564.0	94.3	2,622.7	92.5	-1.8	6,873.2	77.9	5,805.6	67.6	-10.2***
Minnesota	390.0	44.3	459.6	34.4	-9.9***	1,076.4	82.4	1,049.5	77.3	-5.1**	2,023.7	94.3	1,656.4	92.4	-1.9	3,490.2	80.6	3,165.5	70.7	-10.0***
Mississippi	399.3	39.6	345.3	26.6	-13.1***	582.4	78.3	409.5	65.7	-12.6***	581.8	85.6	498.9	84.8	-0.8	1,563.5	64.2	1,253.7	49.8	-14.4***
Missouri	604.5	43.2	586.0	31.3	-11.9***	1,475.2	85.2	1,111.6	73.5	-11.7***	1,581.0	91.3	1,558.7	89.2	-2.0	3,660.8	75.3	3,256.3	63.4	-11.9***
Montana	112.4	35.2	97.3	32.3	-2.9	189.7	72.6	172.5	64.1	-8.5**	164.9	84.5	209.6	82.7	-1.8	467.0	60.2	479.4	58.2	-2.0
Nebraska	191.5	44.2	191.3	38.0	-6.2*	395.1	77.5	406.3	78.9	1.5	468.6	88.7	480.7	88.6	-0.1	1,055.3	71.7	1,078.3	69.1	-2.5
Nevada	257.9	42.6	314.8	37.1	-5.5*	489.3	81.4	545.4	75.2	-6.1**	533.0	87.0	630.9	85.5	-1.5	1,280.1	70.3	1,491.1	64.5	-5.8***
New Hampshire	115.5	48.1	112.5	41.4	-6.7*	276.1	84.0	234.7	75.9	-8.1***	491.2	94.0	508.9	91.3	-2.8**	882.8	81.0	856.0	75.2	-5.8***
New Jersey	735.2	40.4	822.4	37.2	-3.1	1,617.6	81.4	1,265.3	72.3	-9.1***	3,226.6	94.1	3,260.6	91.7	-2.4**	5,579.4	77.1	5,348.3	71.2	-5.9***
New Mexico	211.8	27.9	190.4	23.8	-4.1	324.8	71.8	279.9	60.8	-10.9***	324.6	87.5	373.7	81.8	-5.7**	861.3	54.5	844.0	49.1	-5.4**
New York	1,833.3	30.9	1,875.8	28.7	-2.1	3,319.8	75.5	3,002.8	70.0	-5.5***	5,528.1	90.2	5,248.5	88.6	-1.6	10,681.2	64.9	10,127.0	60.4	-4.5***
North Carolina	924.6	38.4	885.7	27.3	-11.1***	1,673.2	78.6	1,748.9	72.8	-5.9**	2,181.8	90.3	2,051.1	83.0	-7.3***	4,779.5	68.7	4,685.7	57.7	-11.0***
North Dakota	72.4	41.2	61.2	37.8	-3.4	150.6	77.6	135.2	75.7	-1.9	136.5	88.3	179.5	86.9	-1.4	359.5	68.7	375.9	68.7	0.0
Ohio	1,347.8	44.7	1,245.6	33.4	-11.3***	2,653.3	86.2	2,330.3	79.5	-6.7***	3,472.6	94.2	2,988.3	92.5	-1.8*	7,473.7	76.6	6,564.2	66.3	-10.2***
Oklahoma	433.0	37.1	381.1	32.1	-5.0	601.9	73.4	677.3	67.4	-5.9*	747.2	86.6	781.4	86.6	0.0	1,782.1	62.4	1,839.8	59.4	-3.0
Oregon	383.7	40.2	388.9	31.4	-8.8***	757.8	77.4	714.3	74.1	-3.3	982.0	89.1	990.4	88.3	-0.8	2,123.5	69.9	2,093.6	62.9	-7.0***
Pennsylvania	1,501.2	47.9	1,320.1	36.6	-11.3***	2,678.2	85.5	2,330.1	77.5	-8.0***	3,753.0	94.2	3,523.8	91.9	-2.3**	7,932.4	77.4	7,174.0	68.7	-8.7***
Rhode Island	99.2	40.8	99.3	30.9	-9.9***	236.6	87.3	173.2	77.4	-9.9***	338.5	94.8	322.8	90.8	-4.0***	674.4	77.5	595.3	66.0	-11.5***
South Carolina	474.3	41.0	510.5	32.5	-8.5**	861.9	77.1	907.0	74.5	-2.6	1,022.7	90.6	940.4	88.7	-1.9	2,358.8	69.3	2,357.9	61.2	-8.0***
South Dakota	87.8	45.1	80.5	32.6	-12.5***	163.6	73.3	175.8	77.7	4.3	174.6	89.3	183.8	85.2	-4.1*	425.9	69.4	440.1	64.1	-5.4***
Tennessee	638.4	35.8	601.7	25.8	-10.0***	1,280.3	78.9	1,106.7	72.3	-6.6**	1,434.6	89.0	1,290.8	87.8	-1.2	3,353.3	66.8	2,999.3	56.3	-10.6***
Texas	2,547.5	33.8	2,294.5	22.9	-10.9***	3,728.2	73.8	3,658.3	64.6	-9.2***	5,082.9	88.4	5,346.4	85.5	-2.9**	11,358.5	62.0	11,299.3	51.5	-10.5***
Utah	357.4	55.1	366.6	47.4	-7.7*	648.4	85.5	782.1	81.2	-4.3*	582.9	90.8	675.2	86.6	-4.2*	1,588.6	77.5	1,823.9	72.2	-5.3***
Vermont	63.7	39.3	50.1	31.2	-8.1**	149.9	78.6	124.9	72.0	-6.6**	157.2	88.8	174.6	90.0	1.1	370.9	70.0	349.5	66.2	-3.8*
Virginia	763.9	47.2	752.4	36.8	-10.4***	1,397.1	79.0	1,354.5	72.2	-6.8**	2,400.2	87.5	2,524.3	86.7	-0.8	4,561.2	74.4	4,631.1	67.8	-6.6***
Washington	584.6	37.3	547.0	29.4	-7.9**	1,129.9	74.6	1,094.6	69.4	-5.2*	1,877.8	89.2	2,115.5	86.8	-2.3	3,592.3	69.2	3,757.1	63.9	-5.3***
West Virginia	219.1	34.5	183.9	29.8	-4.8	374.6	81.5	348.7	74.7	-6.8**	344.5	90.8	368.6	89.3	-1.5	938.3	63.6	901.2	60.2	-3.4
Wisconsin	565.5	47.4	538.3	37.0	-10.5***	1,362.1	86.1	1,304.5	80.5	-5.6**	1,780.1	92.6	1,576.4	92.5	-0.1	3,707.8	78.9	3,419.2	71.5	-7.4***
Wyoming	57.7	41.7	47.9	34.2	-7.5**	118.7	75.3	104.0	71.1	-4.2	116.2	87.0	154.5	84.7	-2.2	292.6	68.1	306.5	65.5	-2.7
United States	31,796.4	38.3	30,324.8	29.8	-8.6***	56,615.2	78.8	52,810.7	72.5	-6.3***	81,437.0	90.5	79,409.6	88.3	-2.2***	169,848.6	69.4	162,545.2	61.4	-8.0***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Counts are in thousands; estimates reflect the primary source of health insurance coverage. FPG = Federal poverty guidelines established by the U.S. Department of Health and Human Services. Analysis by family income is based on the income of the health insurance unit.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010

Table 3: Trend in Income Distribution by State, Nonelderly Population

	Below 200% FPG					200-399% FPG					400% FPG and Higher				
	1999/2000		2008/2009		Change in %	1999/2000		2008/2009		Change in %	1999/2000		2008/2009		Change in %
	Count	%	Count	%		Count	%	Count	%		Count	%	Count	%	
Alabama	1,468.3	37.7	1,738.1	45.9	8.2***	1,255.7	32.2	1,084.6	26.4	-5.8***	1,170.5	30.0	1,176.2	27.7	-2.4
Alaska	216.3	36.6	223.4	36.1	-0.5	191.5	32.4	205.8	32.7	0.3	183.4	31.0	195.8	31.2	0.2
Arizona	1,859.9	41.0	2,392.5	43.8	2.8	1,291.9	28.5	1,422.5	26.5	-2.0	1,384.2	30.5	1,927.6	29.7	-0.8
Arkansas	950.8	42.2	1,117.8	46.2	4.0*	753.4	33.5	705.8	31.1	-2.4	546.5	24.3	636.7	22.7	-1.6
California	12,044.5	39.4	13,350.0	42.3	2.9***	7,721.6	25.3	7,216.2	24.3	-1.0	10,804.3	35.3	12,154.7	33.4	-1.9**
Colorado	1,049.5	26.8	1,374.9	31.3	4.6***	1,213.3	30.9	1,023.8	27.7	-3.2*	1,658.3	42.3	1,990.6	40.9	-1.3
Connecticut	713.7	24.6	869.6	27.3	2.7	729.1	25.1	623.5	22.9	-2.2	1,460.1	50.3	1,515.5	49.9	-0.4
Delaware	195.4	28.7	261.8	34.8	6.1***	205.2	30.2	190.1	28.3	-1.9	279.5	41.1	294.3	36.9	-4.2**
District of Columbia	178.6	36.9	205.4	38.8	1.9	121.2	25.0	105.1	19.7	-5.3***	185.0	38.2	222.3	41.6	3.4
Florida	4,802.4	36.7	6,014.0	40.7	4.0***	4,003.3	30.5	3,935.7	28.5	-2.1*	4,292.8	32.8	5,161.5	30.8	-1.9*
Georgia	2,661.2	36.7	3,499.9	41.7	5.0***	2,151.2	29.6	2,286.6	26.4	-3.2*	2,437.2	33.6	2,976.5	31.9	-1.7
Hawaii	452.8	41.7	446.9	42.9	1.1	328.1	30.3	295.7	30.4	0.1	303.1	28.0	324.2	26.8	-1.2
Idaho	399.6	36.0	492.5	39.9	4.0**	392.1	35.2	411.7	33.3	-1.9	321.5	28.8	429.3	26.8	-2.1
Illinois	3,334.3	30.5	4,078.0	37.3	6.9***	3,169.5	29.0	2,670.1	27.5	-1.5	4,435.3	40.5	4,539.2	35.2	-5.4***
Indiana	1,539.9	29.6	2,091.7	39.2	9.7***	1,736.0	33.3	1,469.2	29.9	-3.4*	1,929.9	37.1	1,906.3	30.9	-6.2***
Iowa	673.1	27.6	812.0	31.6	4.0**	852.4	35.0	764.8	32.3	-2.7	909.2	37.3	1,033.5	36.0	-1.3
Kansas	708.9	31.2	859.8	36.9	5.6***	719.3	31.7	720.7	31.2	-0.5	841.6	37.1	829.1	31.9	-5.1***
Kentucky	1,243.1	35.6	1,560.9	43.2	7.6***	1,118.1	32.0	1,016.2	28.6	-3.3*	1,132.9	32.4	1,141.5	28.2	-4.3**
Louisiana	1,796.9	46.5	1,720.7	44.1	-2.4	1,026.5	26.5	878.7	25.1	-1.5	1,042.6	27.0	1,243.3	30.8	3.9*
Maine	328.3	30.1	371.4	34.4	4.3**	376.6	34.6	311.5	31.5	-3.1	383.5	35.2	412.5	34.0	-1.2
Maryland	1,065.2	23.6	1,512.6	30.9	7.4***	1,112.6	24.6	1,150.9	23.8	-0.8	2,347.2	51.8	2,305.7	45.3	-6.6***
Massachusetts	1,647.0	30.1	1,764.5	30.6	0.5	1,424.4	26.0	1,110.1	23.2	-2.8*	2,397.3	43.8	2,690.0	46.2	2.4
Michigan	2,472.1	28.0	3,262.1	37.4	9.4***	2,573.7	29.2	2,082.1	29.6	0.4	3,780.2	42.8	3,238.6	33.0	-9.8***
Minnesota	875.7	20.3	1,370.8	29.7	9.4***	1,305.5	30.2	1,060.2	30.3	0.1	2,149.1	49.6	2,049.7	40.0	-9.6***
Mississippi	1,008.9	41.5	1,257.9	51.8	10.4***	743.6	30.6	668.0	24.8	-5.8***	681.5	28.0	589.5	23.4	-4.6**
Missouri	1,398.6	28.8	1,840.9	36.6	7.8***	1,731.7	35.6	1,430.5	29.4	-6.2***	1,732.5	35.6	1,867.9	34.0	-1.6
Montana	319.4	41.2	289.1	36.6	-4.6**	261.2	33.7	237.1	32.7	-1.0	195.1	25.2	297.0	30.8	5.6***
Nebraska	433.5	29.4	484.5	32.3	2.8	510.1	34.6	504.2	33.0	-1.7	529.0	35.9	571.3	34.8	-1.1
Nevada	607.1	33.3	855.8	36.8	3.5*	601.5	33.0	612.1	31.4	-1.7	612.6	33.6	845.2	31.8	-1.8
New Hampshire	238.2	21.8	296.5	23.9	2.1	328.6	30.1	244.2	27.2	-3.0	522.8	48.0	598.0	49.0	0.9
New Jersey	1,822.4	25.2	2,166.8	29.4	4.2***	1,986.6	27.5	1,769.9	23.3	-4.2***	3,426.9	47.4	3,574.9	47.3	0.0
New Mexico	755.2	47.8	755.0	46.6	-1.2	453.9	28.7	434.9	26.8	-1.9	371.4	23.5	529.1	26.6	3.1
New York	5,936.9	36.0	6,360.7	39.1	3.0***	4,399.2	26.7	3,767.8	25.6	-1.1	6,130.0	37.2	6,629.5	35.3	-1.9*
North Carolina	2,409.7	34.7	3,201.1	39.9	5.3***	2,128.6	30.6	2,340.8	29.6	-1.0	2,417.0	34.8	2,578.3	30.4	-4.3***
North Dakota	175.0	33.5	159.4	29.6	-3.9*	194.1	37.1	165.1	32.6	-4.5**	154.1	29.4	222.5	37.8	8.3***
Ohio	2,998.1	30.7	3,639.7	37.7	7.0***	3,077.6	31.5	2,598.1	29.6	-1.9	3,686.3	37.8	3,658.4	32.6	-5.1***
Oklahoma	1,175.8	41.1	1,147.7	38.5	-2.6	820.4	28.7	984.2	32.4	3.7*	863.0	30.2	967.2	29.1	-1.1
Oregon	954.7	31.4	1,211.7	37.4	5.9***	979.8	32.3	922.1	28.9	-3.3*	1,102.9	36.3	1,193.9	33.7	-2.6
Pennsylvania	3,131.4	30.6	3,625.5	34.5	3.9***	3,134.4	30.6	2,622.5	28.8	-1.8	3,984.6	38.8	4,203.5	36.7	-2.1
Rhode Island	241.8	27.8	316.4	35.7	7.9***	270.3	31.1	227.2	24.8	-6.3***	357.5	41.1	358.0	39.4	-1.7
South Carolina	1,157.7	34.0	1,550.1	40.9	6.8***	1,118.3	32.9	1,140.6	31.6	-1.2	1,128.9	33.1	1,161.1	27.5	-5.6***
South Dakota	194.6	31.7	241.0	35.6	3.8*	223.1	36.4	202.9	32.9	-3.4*	195.8	31.9	243.2	31.5	-0.4
Tennessee	1,782.9	35.5	2,201.8	43.7	8.2***	1,621.8	32.3	1,510.9	28.7	-3.6*	1,613.8	32.2	1,618.8	27.6	-4.6**
Texas	7,533.9	41.1	9,497.1	45.7	4.6***	5,048.4	27.5	5,417.4	25.8	-1.8*	5,749.1	31.4	7,036.4	28.5	-2.9***
Utah	648.5	31.7	849.3	31.0	-0.7	758.8	37.0	716.6	38.1	1.1	641.5	31.3	960.8	30.9	-0.4
Vermont	162.9	30.6	154.5	30.5	-0.2	190.7	36.0	156.2	32.8	-3.2	176.7	33.4	217.8	36.7	3.3
Virginia	1,616.5	26.4	2,160.4	29.9	3.5**	1,769.9	28.9	1,502.0	27.5	-1.4	2,741.1	44.7	3,166.5	42.6	-2.1
Washington	1,568.5	30.2	1,818.0	31.7	1.5	1,513.7	29.2	1,351.7	26.9	-2.3	2,108.0	40.6	2,710.7	41.4	0.8
West Virginia	635.4	43.2	610.1	41.3	-1.9	459.7	31.1	428.0	31.2	0.1	379.7	25.7	459.2	27.6	1.9
Wisconsin	1,193.9	25.4	1,510.0	30.5	5.1***	1,582.2	33.7	1,309.0	33.9	0.2	1,922.9	40.9	1,961.6	35.7	-5.3***
Wyoming	138.3	32.2	138.1	29.8	-2.4	157.7	36.7	147.9	31.2	-5.5***	133.6	31.1	182.2	39.0	7.9***
United States	82,917.7	33.9	99,730.1	38.5	4.6***	71,838.2	29.4	66,153.5	27.5	-1.9***	89,933.2	36.7	98,797.3	34.0	-2.8***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Counts are in thousands. FPG = Federal poverty guidelines established by the U.S. Department of Health and Human Services. Analysis by family income is based on the income of the health insurance unit.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010

Table 4: Trend in Policyholder vs. Dependent ESI Coverage, by State

	1999/2000			2008/2009			Change		
	Number of nonelderly covered by ESI as:			Number of nonelderly covered by ESI as:			Number of nonelderly covered by ESI as:		
	Policyholders	Dependents	Total	Policyholders	Dependents	Total	Policyholders	Dependents	Total
Alabama	1,302	1,407	2,709	1,249	1,270	2,520	-53	-137*	-190*
Alaska	174	193	367	194	169	363	20***	-24**	-4
Arizona	1,398	1,463	2,862	1,596	1,450	3,046	198***	-14	184
Arkansas	698	732	1,430	684	606	1,290	-15	-126***	-141**
California	9,192	9,617	18,808	9,064	9,028	18,092	-127	-589**	-716**
Colorado	1,442	1,352	2,794	1,383	1,427	2,810	-59	74	16
Connecticut	1,089	1,203	2,292	1,010	1,164	2,174	-79**	-39	-118
Delaware	260	255	515	245	255	500	-15	0	-15
District of Columbia	204	106	310	222	105	327	18*	-1	17
Florida	4,301	3,962	8,262	4,273	3,948	8,221	-28	-13	-41
Georgia	2,549	2,479	5,028	2,478	2,761	5,239	-71	282**	211
Hawaii	429	368	797	421	320	740	-8	-49**	-57*
Idaho	353	398	751	387	442	829	34**	44*	79**
Illinois	4,005	4,060	8,066	3,614	3,730	7,344	-392***	-330**	-721***
Indiana	1,989	2,063	4,053	1,728	1,822	3,550	-261***	-241**	-502***
Iowa	897	1,021	1,918	912	943	1,855	15	-78	-63
Kansas	791	884	1,674	768	825	1,593	-23	-58	-81
Kentucky	1,191	1,222	2,413	1,162	1,065	2,228	-28	-157**	-185*
Louisiana	1,109	1,203	2,312	1,040	1,125	2,165	-68	-79	-147
Maine	377	392	769	341	343	684	-36**	-49**	-85***
Maryland	1,784	1,835	3,619	1,717	1,797	3,514	-67	-38	-105
Massachusetts	2,015	2,016	4,031	1,928	2,214	4,142	-87	198*	110
Michigan	3,098	3,775	6,873	2,583	3,223	5,806	-515***	-552***	-1,068***
Minnesota	1,639	1,851	3,490	1,555	1,611	3,166	-85	-240***	-325***
Mississippi	787	776	1,564	674	580	1,254	-113***	-196***	-310***
Missouri	1,906	1,754	3,661	1,647	1,609	3,256	-259***	-145	-404***
Montana	222	245	467	241	238	479	20	-7	12
Nebraska	489	566	1,055	509	569	1,078	20	3	23
Nevada	658	622	1,280	774	717	1,491	116***	95**	211***
New Hampshire	401	482	883	394	462	856	-7	-20	-27
New Jersey	2,763	2,817	5,579	2,452	2,896	5,348	-310***	79	-231
New Mexico	422	440	861	414	430	844	-7	-10	-17
New York	5,312	5,369	10,681	5,192	4,935	10,127	-120	-434***	-554**
North Carolina	2,603	2,177	4,779	2,550	2,135	4,686	-52	-42	-94
North Dakota	176	184	360	188	188	376	12	4	16
Ohio	3,535	3,939	7,474	3,147	3,418	6,564	-388***	-521***	-909***
Oklahoma	864	918	1,782	927	913	1,840	64	-6	58
Oregon	1,112	1,012	2,123	1,114	979	2,094	3	-32	-30
Pennsylvania	3,830	4,103	7,932	3,486	3,688	7,174	-343***	-415***	-758***
Rhode Island	311	363	674	286	309	595	-25**	-54***	-79***
South Carolina	1,218	1,141	2,359	1,189	1,169	2,358	-29	28	-1
South Dakota	205	221	426	209	231	440	4	10	14
Tennessee	1,697	1,656	3,353	1,529	1,471	2,999	-168**	-185*	-354**
Texas	5,694	5,664	11,359	5,812	5,488	11,299	118	-177	-59
Utah	615	974	1,589	723	1,101	1,824	108***	127**	235***
Vermont	177	194	371	176	174	349	-2	-20*	-21
Virginia	2,348	2,213	4,561	2,222	2,409	4,631	-126	196	70
Washington	1,878	1,714	3,592	2,038	1,719	3,757	160**	5	165
West Virginia	464	474	938	457	444	901	-7	-30	-37
Wisconsin	1,692	2,016	3,708	1,576	1,843	3,419	-115**	-173*	-289**
Wyoming	134	159	293	150	156	306	16***	-2	14
United States	83,799	86,050	169,849	80,634	81,911	162,545	-3,165***	-4,138***	-7,303***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Counts are in thousands; estimates reflect the primary source of health insurance coverage.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010.

Table 5: Trend in Policyholder vs. Dependent ESI Coverage, by Family Income and State

	Below 200% FPG			200-399% FPG			400% FPG and Higher			All Incomes		
	Change between 1999/2000 and 2008/2009:			Change between 1999/2000 and 2008/2009:			Change between 1999/2000 and 2008/2009:			Change between 1999/2000 and 2008/2009:		
	Policyholders	Dependents	Total	Policyholders	Dependents	Total	Policyholders	Dependents	Total	Policyholders	Dependents	Total
Alabama	69***	27	96*	-101	-113**	-214***	-21	-51	-72	-53	-137*	-190*
Alaska	0	-11*	-12	8	-9	0	12	-4	8	20***	-24**	-4
Arizona	-42	-92*	-134**	86	-1	85	154	79	234***	198***	-14	184
Arkansas	-16	-66**	-82	-2	-47	-48	3	-13	-10	-15	-126***	-141**
California	-121*	-217	-337**	-2	-299**	-302*	-4	-73	-77	-127	-589**	-716**
Colorado	-2	91***	90**	-40	-48	-88	-17	31	14	-59	74	16
Connecticut	-41***	11	-31	-33	-86***	-119***	-5	36	32	-79**	-39	-118
Delaware	3	0	3	5	-10	-5	-23*	10	-12	-15	0	-15
District of Columbia	-5	-3	-9	4	-5	-9	27**	7	34	18*	-1	17
Florida	-93*	-46	-139	-46	54	7	112	-21	91	-28	-13	-41
Georgia	-62	15	-48	-16	5	-11	7	262**	270**	-71	282**	211
Hawaii	4	-6	-3	2	-23	-21	-13	-19	-33	-8	-49**	-57*
Idaho	7	25	32	23	6	30	4	13	17	34**	44*	79**
Illinois	-28	4	-24	-50	-164*	-214*	-314**	-170	-484***	-392**	-330**	-721***
Indiana	-25	-112*	-137**	-82	-69	-151*	-155*	-60	-214**	-261***	-241**	-502***
Iowa	-23*	-9	-32	25	-58*	-33	14	-12	2	15	-78	-63
Kansas	-1	4	3	12	-21	-9	-34	-41	-76	-23	-58	-81
Kentucky	8	16	24	-22	-87*	-108	-14	-86	-101	-28	-157**	-185*
Louisiana	-58**	-129***	-186***	-62	0	-62	51	50	101	-68	-79	-147
Maine	-7	-11	-18	-16	-36***	-52	-13	-3	-15	-36**	-49**	-85***
Maryland	-12	84*	72	-18	-32	-50	-37	-89	-126	-67	-38	-105
Massachusetts	-31	23	-8	-89	-20	-109	32	194	227*	-87	198*	110
Michigan	-41	72	30	-5	-151*	-157	-469***	-473***	-941***	-515***	-552***	-1,068***
Minnesota	19	50	70	32	-59	-27	-136**	-231***	-367***	-85	-240***	-325***
Mississippi	-13	-41	-54	-63	-110***	-173**	-38	-45	-83	-113***	-196***	-310***
Missouri	-7	-12	-19	-202***	-162**	-364***	-50	28	-22	-259**	-145	-404***
Montana	-12**	-3	-15	-3	-15	-17	35**	10	45**	20	-7	12
Nebraska	7	-7	0	8	4	11	5	7	12	20	3	23
Nevada	13	44*	57**	30	26	56*	74**	24	98***	116***	95**	211***
New Hampshire	-7	4	-3	-9	-32**	-41	10	8	18	-7	-20	-27
New Jersey	-32	120**	87	-144*	-208***	-352***	-133	167	34	-310***	79	-231
New Mexico	1	-23	-21	-20	-25	-45	12	37	49	-7	-10	-17
New York	-20	62	42	21	-338***	-317**	-121	-159	-280*	-120	-434***	-554**
North Carolina	-25	-14	-39	106	-30	76	-133	2	-131	-52	-42	-94
North Dakota	-7**	-4	-11	-8	-8	-15	27**	16	43	12	4	16
Ohio	-41	-61	-102	-122	-201**	-323***	-225*	-259*	-484***	-388***	-521***	-909***
Oklahoma	-33*	-19	-52	55	21	75	42	-8	34	64	-6	58
Oregon	22	-17	5	-15	-28	-43	-4	12	8	3	-32	-30
Pennsylvania	-48	-133*	-181**	-135	-213**	-348***	-159	-70	-229**	-343***	-415***	-758***
Rhode Island	1	-1	0	-21*	-43***	-63	-6	-10	-16	-16	-54***	-79**
South Carolina	0	36	36	38	8	45	-66	-16	-82	-29	28	-1
South Dakota	-3	-4	-7	6	7	12	2	7	9	4	10	14
Tennessee	37	-74	-37	-141*	-32	-174	-64	-80	-144	-168**	-185*	-354**
Texas	-109*	-144	-253**	69	-139	-70	157	106	264*	118	-177	-59
Utah	2	7	9	52	81**	134***	54	38	92**	108**	127**	235***
Vermont	-2	-12**	-14	-7	-18**	-25	7	10	17	-2	-20*	-21
Virginia	-26	14	-12	-14	-28	-43	-86	210*	124	-126	196	70
Washington	5	-42	-38	25	-60	-35	130	108	238***	160**	5	165
West Virginia	-17	-18	-35	-9	-17	-26	19	5	24	-7	-30	-37
Wisconsin	-32	5	-27	24	-81	-58	-107	-97	-204***	-115**	-173*	-289**
Wyoming	-2	-7	-10*	-5	-9	-15*	24***	14	38***	16***	-2	14
United States	-851***	-621*	-1,472***	-882***	-2,923***	-3,805***	-1,433***	-594	-2,027***	-3,165***	-4,138***	-7,303***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Counts are in thousands; estimates reflect the primary source of health insurance coverage.

FPG = Federal poverty guidelines established by the U.S. Department of Health and Human Services. Analysis by family income is based on the income of the health insurance unit

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010.

Table 6: Trend in ESI Coverage Patterns Within Families, by State

	1999/2000			2008/2009			Percentage point change		
	In families with any ESI, percent with:			In families with any ESI, percent with:			In families with any ESI, percent with:		
	All family members enrolled in ESI	All family members insured, mixed sources	Any family members uninsured	All family members enrolled in ESI	All family members insured, mixed sources	Any family members uninsured	All family members enrolled in ESI	All family members insured, mixed sources	Any family members uninsured
Alabama	85.4	10.0	4.6	78.0	17.1	4.9	-7.3***	7.1***	0.2
Alaska	83.9	8.7	7.4	82.8	11.6	5.6	-1.1	3.0	-1.8
Arizona	83.2	9.8	7.0	77.0	14.0	9.0	-6.2**	4.2**	2.0
Arkansas	78.6	13.2	8.2	70.0	20.4	9.6	-8.5***	7.2***	1.4
California	84.8	8.5	6.7	80.8	12.3	6.9	-4.1***	3.8***	0.2
Colorado	89.0	6.5	4.5	83.7	10.8	5.5	-5.4***	4.4***	1.0
Connecticut	89.4	8.8	1.8	87.0	9.2	3.8	-2.3	0.3	2.0***
Delaware	88.9	8.2	2.9	84.2	10.9	4.9	-4.7**	2.7	2.0*
District of Columbia	82.3	13.0	4.7	86.5	9.6	3.9	4.2	-3.4	-0.8
Florida	82.1	10.9	7.1	78.4	15.0	6.6	-3.6**	4.1***	-0.5
Georgia	83.9	10.9	5.2	83.5	10.8	5.7	-0.4	-0.1	0.5
Hawaii	83.6	11.9	4.5	77.2	18.8	4.0	-6.4***	6.9***	-0.5
Idaho	83.8	8.7	7.5	79.4	11.5	9.1	-4.4*	2.8	1.6
Illinois	88.6	7.4	4.0	84.2	11.1	4.7	-4.4***	3.7***	0.7
Indiana	85.9	9.6	4.5	83.8	11.9	4.3	-2.1	2.3	-0.2
Iowa	89.6	7.4	2.9	81.8	14.1	4.1	-7.9***	6.7***	1.2
Kansas	85.2	9.8	5.0	83.1	11.7	5.3	-2.2	1.9	0.3
Kentucky	84.6	11.7	3.7	80.3	14.6	5.1	-4.3*	2.9	1.3
Louisiana	81.0	12.0	7.0	79.6	15.2	5.3	-1.4	3.1	-1.7
Maine	86.7	9.2	4.2	79.6	15.4	5.0	-7.1***	6.3***	0.8
Maryland	89.1	7.5	3.5	83.3	11.2	5.4	-5.7***	3.8***	2.0**
Massachusetts	88.3	8.8	2.9	87.1	10.9	2.0	-1.2	2.1	-0.9
Michigan	88.4	7.9	3.7	87.4	9.0	3.6	-1.0	1.1	0.0
Minnesota	89.8	7.7	2.5	86.0	10.3	3.7	-3.9**	2.6*	1.2
Mississippi	80.0	12.7	7.4	69.9	21.4	8.7	-10.0***	8.7***	1.3
Missouri	87.7	8.8	3.5	79.8	13.6	6.6	-7.9***	4.8***	3.1***
Montana	83.2	11.1	5.8	79.0	13.9	7.1	-4.2	2.8	1.3
Nebraska	88.8	8.5	2.7	84.9	11.0	4.1	-3.9**	2.5	1.4
Nevada	81.5	8.9	9.7	81.9	9.9	8.2	0.4	1.1	-1.5
New Hampshire	88.5	7.5	4.0	84.9	11.0	4.1	-3.6**	3.5**	0.1
New Jersey	88.9	6.8	4.3	88.2	8.1	3.7	-0.7	1.3	-0.6
New Mexico	82.6	10.1	7.3	76.5	15.0	8.4	-6.1**	5.0**	1.1
New York	85.4	10.2	4.4	84.2	11.5	4.3	-1.3	1.3	0.0
North Carolina	83.9	12.0	4.1	76.5	17.3	6.2	-7.4***	5.3***	2.1**
North Dakota	83.9	11.3	4.8	85.7	10.3	4.0	1.8	-1.0	-0.9
Ohio	89.3	7.8	2.9	86.6	10.2	3.2	-2.7**	2.4**	0.4
Oklahoma	82.9	11.3	5.7	78.1	13.7	8.3	-4.8**	2.3	2.5*
Oregon	84.2	9.3	6.5	80.2	13.0	6.8	-4.1*	3.7**	0.3
Pennsylvania	89.2	8.3	2.5	83.8	13.0	3.2	-5.5***	4.7***	0.8
Rhode Island	86.7	11.0	2.4	85.5	10.7	3.8	-1.2	-0.2	1.4
South Carolina	82.3	12.9	4.8	77.8	14.0	8.2	-4.5*	1.1	3.4**
South Dakota	83.6	12.0	4.4	81.4	14.6	4.0	-2.2	2.6	-0.4
Tennessee	85.8	9.9	4.3	80.8	13.0	6.2	-5.0**	3.1	1.9
Texas	82.1	7.8	10.0	77.6	12.2	10.2	-4.5***	4.4***	0.1
Utah	88.3	8.7	3.0	86.1	8.4	5.5	-2.2	-0.3	2.5**
Vermont	86.2	10.8	2.9	83.4	14.4	2.2	-2.8	3.6*	-0.8
Virginia	87.1	7.3	5.6	83.2	12.3	4.4	-3.9**	5.0***	-1.2
Washington	85.3	10.6	4.1	81.3	14.4	4.3	-3.9*	3.7**	0.2
West Virginia	80.4	15.5	4.0	76.2	18.0	5.8	-4.2	2.5	1.8
Wisconsin	86.8	8.8	4.4	88.1	8.9	3.0	1.3	0.0	-1.3
Wyoming	83.5	9.5	6.9	81.3	12.3	6.4	-2.2	2.7	-0.5
United States	85.8	9.2	5.1	82.0	12.4	5.6	-3.8***	3.2***	0.6***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Estimates reflect the primary source of health insurance coverage.

This analysis includes only health insurance units with two or more members.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010.

Table 7: Trend in ESI Coverage Patterns Within Families, by Family Income and State

	In families with any ESI, percent with all family members enrolled							
	Below 200% FPG		200-399% FPG		400% FPG and Higher		All Incomes	
	1999/2000	2008/2009	1999/2000	2008/2009	1999/2000	2008/2009	1999/2000	2008/2009
Alabama	62.7	57.4	88.4	75.9***	92.4	90.2	85.4	78.0***
Alaska	62.3	65.2	86.7	80.1*	91.0	89.7	83.9	82.8
Arizona	69.5	54.8**	81.0	75.0	90.9	84.5**	83.2	77.0**
Arkansas	59.7	43.9**	79.6	70.2**	89.5	85.0	78.6	70.0***
California	65.8	55.5***	83.4	79.0**	91.4	88.6***	84.8	80.8***
Colorado	70.1	62.0	86.5	81.4	93.6	88.8**	89.0	83.7***
Connecticut	70.7	60.0	88.7	82.0*	92.8	91.7	89.4	87.0
Delaware	74.8	71.0	87.6	81.5	92.9	89.2	88.9	84.2**
District of Columbia	-	-	76.5	82.7	92.0	92.0	82.3	86.5
Florida	64.9	59.3	79.1	76.5	90.2	85.3***	82.1	78.4**
Georgia	66.3	62.6	83.2	79.2	92.5	92.7	83.9	83.5
Hawaii	66.7	61.1	87.9	80.6**	91.7	85.7*	83.6	77.2***
Idaho	67.4	63.0	86.7	78.5**	87.8	87.8	83.8	79.4*
Illinois	69.9	58.0***	87.4	82.6**	93.8	91.8	88.6	84.2***
Indiana	66.6	60.2	86.3	84.1	91.7	91.2	85.9	83.8
Iowa	69.6	55.2**	90.2	82.6***	95.0	87.5	89.6	81.8***
Kansas	64.5	57.7	82.7	81.2	93.6	92.4	85.2	83.1
Kentucky	63.8	57.7	82.5	77.9	93.8	89.8*	84.6	80.3*
Louisiana	65.3	48.1**	79.3	82.7	91.2	87.8	81.0	79.6
Maine	67.6	55.1*	87.9	76.2***	91.2	87.2*	86.7	79.6***
Maryland	71.0	51.8***	85.5	77.4**	93.5	91.3	89.1	83.3***
Massachusetts	70.0	61.2	85.4	80.7	93.4	93.5	88.3	87.1
Michigan	66.0	62.2	86.5	88.2	94.7	93.4	88.4	87.4
Minnesota	60.2	60.8	86.8	82.2	95.1	91.7**	89.8	86.0**
Mississippi	59.3	42.9**	81.9	71.3**	90.2	86.1	80.0	69.9***
Missouri	63.9	55.1	88.1	77.8***	94.3	87.5***	87.7	79.8***
Montana	63.7	52.1	84.6	72.4**	90.7	91.0	83.2	79.0
Nebraska	71.8	51.3***	87.8	87.4	93.8	92.7	88.8	84.9**
Nevada	60.6	64.5	83.1	77.6	89.4	91.5	81.5	81.9
New Hampshire	64.3	56.2	86.4	80.8	93.8	90.1**	88.5	84.9**
New Jersey	63.9	67.0	87.1	84.6	93.7	92.6	88.9	88.2
New Mexico	62.8	50.6*	84.6	75.0**	92.0	89.5	82.6	76.5**
New York	68.1	66.8	83.7	81.3	91.1	89.9	85.4	84.2
North Carolina	69.9	58.2**	81.0	76.0	90.3	82.6***	83.9	76.5***
North Dakota	66.1	71.2	84.4	83.6	90.6	89.9	83.9	85.7
Ohio	76.2	64.8***	86.8	86.7	94.2	92.5	89.3	86.6**
Oklahoma	67.8	48.7***	80.7	77.6	91.0	88.7	82.9	78.1**
Oregon	60.4	59.5	83.1	76.5*	92.4	88.1*	84.2	80.2*
Pennsylvania	73.0	57.9***	88.6	82.4***	93.8	91.5*	89.2	83.8***
Rhode Island	55.8	57.3	85.4	84.1	94.2	91.5	86.7	85.5
South Carolina	70.6	61.2	80.3	77.9	87.7	84.5	82.3	77.8*
South Dakota	61.8	61.6	82.8	80.8	91.3	88.5	83.6	81.4
Tennessee	73.0	54.8***	84.8	77.0*	90.9	92.9	85.8	80.8**
Texas	60.2	55.2	80.7	72.9***	92.2	88.8**	82.1	77.6***
Utah	80.0	76.2	87.6	87.7	92.6	88.3	88.3	86.1
Vermont	71.1	50.6**	83.2	83.7	92.6	89.2	86.2	83.4
Virginia	73.3	61.2*	85.1	80.9	91.3	89.2	87.1	83.2**
Washington	68.8	50.5**	83.2	79.4	90.2	88.1	85.3	81.3*
West Virginia	62.9	50.0*	80.0	77.1	89.4	85.2	80.4	76.2
Wisconsin	60.4	64.9	87.5	86.9	92.6	93.1	86.8	88.1
Wyoming	60.0	46.2*	82.1	78.8	92.8	90.1	83.5	81.3
United States	66.7	58.2***	84.4	79.9***	92.3	89.7***	85.8	82.0***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Estimates reflect the primary source of health insurance coverage. FPG = Federal poverty guidelines established by the U.S. Department of Health and Human Services. This analysis includes only health insurance units with two or more members. Suppressed results, indicated with “-”, have fewer than 100 observations in the denominator.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010.

Table 8: Trend in Non-elderly Employment, by Firm Size and State

	1999/2000				2008/2009				Percent Change			
	Employment by firm size:				Employment by firm size:				Employment by firm size:			
	<100	100-499	500+	Total	<100	100-499	500+	Total	<100	100-499	500+	Total
Alabama	856	289	1,045	2,190	813	270	1,041	2,124	-5%	-7%	0%	-3%
Alaska	156	45	154	355	171	40	168	379	10%*	-11%	9%*	7%
Arizona	1,019	359	1,159	2,537	1,268	304	1,395	2,967	24%***	-15%	20%***	17%***
Arkansas	521	146	592	1,258	574	170	578	1,322	10%	17%	-2%	5%
California	7,375	2,173	7,540	17,088	8,197	2,151	7,503	17,852	11%***	-1%	0%	4%**
Colorado	1,042	312	1,083	2,437	1,106	287	1,236	2,629	6%	-8%	14%***	8%**
Connecticut	731	282	759	1,773	750	241	823	1,814	3%	-15%*	8%*	2%
Delaware	148	44	229	421	151	50	221	422	2%	16%	-4%	0%
District of Columbia	98	33	174	305	121	45	166	332	24%***	33%***	-4%	9%
Florida	3,540	881	3,370	7,792	3,834	802	3,749	8,385	8%**	-9%	11%***	8%**
Georgia	1,505	586	2,105	4,196	1,915	454	2,261	4,630	27%***	-22%***	7%	10%**
Hawaii	281	73	302	657	275	61	280	616	-2%	-17%	-7%	-6%
Idaho	344	71	267	681	378	93	293	764	10%*	32%**	10%	12%**
Illinois	2,503	1,147	3,008	6,658	2,418	994	3,028	6,440	-3%	-13%**	1%	-3%
Indiana	1,348	549	1,334	3,231	1,184	447	1,354	2,986	-12%**	-19%**	2%	-8%
Iowa	709	229	703	1,640	683	259	773	1,715	-4%	13%	10%**	5%
Kansas	618	189	634	1,441	590	200	662	1,452	-5%	6%	4%	1%
Kentucky	868	302	917	2,087	836	300	929	2,065	-4%	-1%	1%	-1%
Louisiana	876	236	945	2,057	925	189	871	1,985	6%	-20%*	-8%	-4%
Maine	322	116	266	704	318	106	252	676	-1%	-9%	-5%	-4%
Maryland	1,089	306	1,481	2,876	1,150	346	1,473	2,969	6%	13%	-1%	3%
Massachusetts	1,432	556	1,469	3,456	1,352	454	1,555	3,360	-6%	-18%**	6%	-3%
Michigan	2,098	754	2,537	5,389	2,055	636	2,101	4,792	-2%	-16%**	-17%***	-11%***
Minnesota	1,207	448	1,255	2,911	1,187	417	1,251	2,855	-2%	-7%	0%	-2%
Mississippi	544	188	651	1,382	518	157	550	1,225	-5%	-16%	-16%***	-11%*
Missouri	1,154	488	1,409	3,051	1,231	314	1,442	2,987	7%	-36%***	2%	-2%
Montana	297	57	134	488	284	56	167	508	-4%	-1%	25%	4%
Nebraska	442	114	416	972	410	139	430	978	-7%	21%**	3%	1%
Nevada	391	109	543	1,043	432	175	677	1,284	10%*	61%***	25%***	23%***
New Hampshire	312	110	283	704	313	122	300	734	0%	11%	6%	4%
New Jersey	1,812	631	1,953	4,395	1,855	615	1,786	4,256	2%	-2%	-9%**	-3%
New Mexico	407	81	370	858	414	92	393	898	2%	13%	6%	5%
New York	3,952	1,331	4,025	9,307	4,151	1,260	4,062	9,473	5%	-5%	1%	2%
North Carolina	1,603	467	2,172	4,242	1,825	565	2,085	4,476	14%***	21%**	-4%	6%
North Dakota	174	53	129	355	175	55	141	371	1%	4%	10%	4%
Ohio	2,316	913	2,756	5,984	2,242	894	2,569	5,704	-3%	-2%	-7%**	-5%
Oklahoma	761	188	737	1,686	711	187	852	1,750	-7%	-1%	16%***	4%
Oregon	856	247	801	1,904	943	255	802	2,001	10%*	3%	0%	5%
Pennsylvania	2,512	989	2,831	6,331	2,527	869	2,697	6,093	1%	-12%**	-5%	-4%
Rhode Island	211	93	238	542	237	87	228	552	12%**	-7%	-4%	2%
South Carolina	761	248	985	1,994	900	234	951	2,085	18%***	-6%	-3%	5%
South Dakota	212	56	144	413	200	60	175	436	-6%	7%	21%***	6%
Tennessee	1,108	438	1,474	3,020	1,173	386	1,399	2,958	6%	-12%	-5%	-2%
Texas	4,117	1,198	5,072	10,388	4,839	1,366	5,532	11,736	18%***	14%**	9%***	13%***
Utah	489	128	565	1,182	544	171	647	1,361	11%*	34%***	14%***	15%***
Vermont	185	63	101	349	185	60	112	357	0%	-5%	11%	2%
Virginia	1,284	482	2,002	3,768	1,523	451	2,065	4,039	19%***	-6%	3%	7%
Washington	1,329	477	1,374	3,180	1,553	422	1,598	3,573	17%***	-11%	16%***	12%***
West Virginia	314	128	397	839	291	95	373	760	-7%	-25%**	-6%	-9%*
Wisconsin	1,287	493	1,252	3,032	1,213	524	1,265	3,002	-6%	6%	1%	-1%
Wyoming	138	37	98	273	142	34	118	294	4%	-9%	20%***	8%**
United States	59,652	19,933	66,238	145,823	63,082	18,961	67,379	149,422	6%***	-5%***	2%**	2%

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Counts are in thousands.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010.

Table 9: Trend in ESI Policyholders, by Firm Size and State

	1999/2000				2008/2009				Percent change			
	ESI policyholders by firm size				ESI policyholders by firm size				ESI policyholders by firm size			
	<100	100-499	500+	Total	<100	100-499	500+	Total	<100	100-499	500+	Total
Alabama	347	202	753	1,302	324	190	735	1,249	-7%	-6%	-2%	-4%
Alaska	47	26	101	174	53	27	114	194	12%	4%	14%**	12%***
Arizona	335	216	848	1,398	429	157	1,010	1,596	28%**	-27%**	19%***	14%***
Arkansas	185	108	405	698	201	116	367	684	8%	8%	-10%	-2%
California	2,640	1,440	5,111	9,192	2,650	1,307	5,107	9,064	0%	-9%*	0%	-1%
Colorado	475	200	766	1,442	370	184	829	1,383	-22%***	-8%	8%	-4%
Connecticut	338	200	550	1,089	265	156	589	1,010	-22%***	-22%**	7%	-7%**
Delaware	64	30	166	260	60	31	154	245	-6%	5%	-7%	-6%
District of Columbia	50	23	130	204	63	30	129	222	25%**	28%*	-1%	9%*
Florida	1,348	568	2,385	4,301	1,276	450	2,546	4,273	-5%	-21%***	7%*	-1%
Georgia	585	417	1,547	2,549	633	287	1,558	2,478	8%	-31%***	1%	-3%
Hawaii	151	52	226	429	161	48	212	421	6%	-8%	-6%	-2%
Idaho	116	46	191	353	126	60	200	387	9%	31%**	5%	10%**
Illinois	1,095	774	2,136	4,005	1,012	596	2,006	3,614	-8%	-23%***	-6%*	-10%***
Indiana	600	420	969	1,989	492	284	951	1,728	-18%**	-32%***	-2%	-13%***
Iowa	264	151	482	897	237	167	508	912	-10%	11%	5%	2%
Kansas	248	118	425	791	203	133	432	768	-18%**	12%	2%	-3%
Kentucky	334	228	629	1,191	345	197	621	1,162	3%	-14%	-1%	-2%
Louisiana	316	141	652	1,109	320	121	599	1,040	1%	-14%	-8%	-6%
Maine	115	81	181	377	109	72	160	341	-5%	-12%	-11%**	-10%**
Maryland	448	187	1,149	1,784	441	217	1,059	1,717	-2%	16%	-8%	-4%
Massachusetts	644	346	1,024	2,015	551	292	1,084	1,928	-14%**	-16%*	6%	-4%
Michigan	843	486	1,769	3,098	743	416	1,425	2,583	-12%**	-15%*	-19%***	-17%***
Minnesota	473	312	855	1,639	422	274	858	1,555	-11%	-12%	0%	-5%
Mississippi	203	135	449	787	172	114	387	674	-15%	-15%	-14%**	-14%***
Missouri	514	374	1,019	1,906	464	217	966	1,647	-10%	-42%***	-5%	-14%***
Montana	96	37	89	222	91	41	109	241	-6%	12%	24%**	9%
Nebraska	154	69	266	489	130	85	293	509	-15%*	23%*	10%*	4%
Nevada	161	75	422	658	172	109	493	774	7%	45%***	17%***	18%***
New Hampshire	131	76	194	401	117	77	200	394	-10%	1%	3%	-2%
New Jersey	827	448	1,488	2,763	782	404	1,266	2,452	-6%	-10%	-15%***	-11%***
New Mexico	131	48	243	422	136	52	226	414	4%	9%	-7%	-2%
New York	1,546	850	2,917	5,312	1,557	797	2,838	5,192	1%	-6%	-3%	-2%
North Carolina	657	354	1,591	2,603	672	379	1,500	2,550	2%	7%	-6%	-2%
North Dakota	62	32	81	176	62	31	95	188	0%	-3%	16%**	7%
Ohio	992	631	1,911	3,535	875	575	1,697	3,147	-12%**	-9%	-11%***	-11%***
Oklahoma	266	116	482	864	258	126	543	927	-3%	9%	13%*	7%
Oregon	359	180	572	1,112	353	186	574	1,114	-2%	3%	0%	0%
Pennsylvania	1,076	723	2,030	3,830	1,042	611	1,834	3,486	-3%	-16%**	-10%***	-9%***
Rhode Island	89	65	158	311	84	52	149	286	-5%	-20%**	-5%	-8%**
South Carolina	308	173	737	1,218	323	162	704	1,189	5%	-6%	-5%	-2%
South Dakota	77	37	92	205	61	35	113	209	-20%***	-4%	23%***	2%
Tennessee	374	308	1,015	1,697	403	247	878	1,529	8%	-20%*	-13%**	-10%**
Texas	1,415	754	3,525	5,694	1,388	792	3,632	5,812	-2%	5%	3%	2%
Utah	169	69	377	615	191	100	432	723	14%	45%***	14%**	18%***
Vermont	69	41	67	177	61	37	77	176	-10%	-10%	14%*	-1%
Virginia	556	353	1,439	2,348	578	326	1,318	2,222	4%	-8%	-8%*	-5%
Washington	568	344	966	1,878	582	279	1,177	2,038	2%	-19%**	22%***	8%**
West Virginia	119	82	264	464	130	63	264	457	10%	-23%*	0%	-2%
Wisconsin	502	311	879	1,692	429	330	817	1,576	-14%**	6%	-7%	-7%**
Wyoming	46	25	62	134	42	22	86	150	-8%	-12%	37%***	12%***
United States	23,529	13,483	46,787	83,799	22,648	12,063	45,922	80,634	-4%***	-11%***	-2%**	-4%

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Counts are in thousands; estimates reflect the primary source of health insurance coverage.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2000, 2001, 2009, 2010.

Table 10: Trend in Private Sector Employers Offering ESI, by Firm Size and State

	1999/2000			2008/2009			Change		
	Percent of firms offering ESI by firm size:			Percent of firms offering ESI by firm size:			Percent of firms offering ESI by firm size:		
	Less than 50	50 or more	Total	Less than 50	50 or more	Total	Less than 50	50 or more	Total
Alabama	51.2	96.8	63.1	45.3	96.4	60.9	-5.8*	-0.4	-2.1
Alaska ^{^^^}	32.2	95.4	45.7	28.7	96.1	43.3	-3.5	0.7	-2.4
Arizona	47.0	97.3	60.9	34.7	97.2	52.7	-12.3***	-0.1	-8.1***
Arkansas	31.7	94.1	45.1	28.3	95.0	46.5	-3.4	0.9	1.4
California	45.9	96.6	57.4	45.2	95.1	56.8	-0.7	-1.6*	-0.6
Colorado	51.1	97.0	61.4	40.5	97.8	53.6	-10.5***	0.8	-7.8***
Connecticut	58.7	98.1	67.1	52.4	98.0	63.7	-6.4*	-0.1	-3.4
Delaware ^{^^^}	54.7	94.5	65.3	46.8	91.9	60.7	-7.9**	-2.6	-4.6
District of Columbia ^{^^^}	63.6	97.0	74.2	60.7	97.0	73.3	-2.9	-0.1	-0.9
Florida	46.4	97.3	57.9	38.2	96.7	52.3	-8.1***	-0.6	-5.6***
Georgia	38.9	95.8	54.8	37.0	97.0	53.1	-1.9	1.2	-1.7
Hawaii ^{^^}	87.5	99.5	90.7	83.0	98.2	86.9	-4.5*	-1.3	-3.8**
Idaho ^{^^^}	32.1	95.1	43.9	32.3	94.1	44.4	0.2	-1.0	0.5
Illinois	48.6	96.5	59.8	40.0	96.6	54.2	-8.6***	0.2	-5.6***
Indiana	43.6	96.9	57.6	33.8	96.6	51.5	-9.8***	-0.3	-6.1***
Iowa	40.0	96.0	52.0	39.1	97.5	53.0	-0.9	1.6	1.0
Kansas	47.7	96.2	58.1	41.0	96.4	55.6	-6.8**	0.1	-2.5
Kentucky	45.6	96.4	58.3	39.9	96.7	56.6	-5.8*	0.3	-1.7
Louisiana	35.7	94.8	50.8	34.0	96.2	50.4	-1.6	1.4	-0.4
Maine ^{^^}	42.3	98.2	52.0	43.7	99.0	55.4	1.4	0.8	3.5
Maryland	51.2	96.6	62.5	46.5	97.5	59.6	-4.7	0.8	-2.9
Massachusetts	57.9	97.9	66.9	53.9	99.3	65.1	-4.0	1.3**	-1.8
Michigan	55.7	96.3	65.3	42.0	95.6	55.4	-13.7***	-0.7	-9.9***
Minnesota	44.0	98.2	55.6	41.3	95.0	54.4	-2.8	-3.2*	-1.2
Mississippi	35.0	96.6	50.6	30.7	95.6	48.2	-4.2	-1.0	-2.4
Missouri	42.9	96.7	55.8	41.9	96.0	57.0	-1.0	-0.7	1.2
Montana ^{^^}	34.9	93.5	42.9	28.7	97.4	39.8	-6.2	3.9	-3.0
Nebraska	37.7	96.9	48.5	29.7	96.4	45.1	-8.0***	-0.5	-3.4
Nevada ^{^^}	47.8	97.3	61.3	43.7	93.3	58.9	-4.1	-4.0*	-2.4
New Hampshire [^]	55.6	97.9	65.1	51.2	99.0	62.3	-4.4	1.1	-2.9
New Jersey	55.0	98.1	63.8	57.8	99.1	66.4	2.8	1.0	2.5
New Mexico [^]	38.7	92.3	52.6	35.3	94.0	51.1	-3.4	1.7	-1.6
New York	52.8	98.0	61.1	49.7	97.8	58.9	-3.1	-0.3	-2.2
North Carolina	45.9	98.2	59.4	36.0	97.6	53.0	-9.9***	-0.6	-6.4**
North Dakota [^]	37.5	94.5	46.1	39.5	96.2	50.7	2.0	1.7	4.6
Ohio	52.0	98.3	65.1	47.5	97.2	62.7	-4.5*	-1.1	-2.4
Oklahoma	37.4	96.5	51.0	34.2	93.7	49.1	-3.2	-2.9	-1.9
Oregon	45.4	98.2	56.2	40.7	95.1	52.7	-4.6**	-3.0*	-3.5*
Pennsylvania	55.8	97.4	66.3	49.1	97.4	62.2	-6.8***	0.0	-4.1***
Rhode Island ^{^^}	57.4	96.8	64.1	51.5	98.3	61.6	-5.9	1.5	-2.5
South Carolina	42.9	97.5	57.6	37.0	96.5	54.0	-5.9**	-1.0	-3.5*
South Dakota [^]	32.0	96.8	42.4	36.3	95.1	48.1	4.3	-1.6	5.7*
Tennessee	40.3	96.8	56.9	37.8	96.6	55.9	-2.5	-0.2	-1.0
Texas	38.2	93.9	52.7	33.3	92.8	49.8	-4.9**	-1.1	-2.9*
Utah [^]	39.6	97.8	54.7	34.7	93.6	48.8	-4.9	-4.2**	-5.9*
Vermont ^{^^}	53.0	97.6	60.2	46.3	98.9	56.2	-6.7*	1.3	-4.0
Virginia	47.7	96.4	60.2	40.7	98.5	56.6	-7.0***	2.2**	-3.6*
Washington	47.7	96.6	58.5	44.6	97.3	56.1	-3.1	0.7	-2.4
West Virginia [^]	41.8	97.9	55.0	34.7	95.6	52.0	-7.2***	-2.3	-3.0
Wisconsin	49.1	98.6	59.9	37.2	97.0	51.8	-11.9***	-1.6	-8.1***
Wyoming ^{^^^}	32.4	97.1	44.1	31.2	92.8	43.3	-1.2	-4.3*	-0.9
United States	47.2	96.9	58.9	42.1	96.4	55.7	-5.1***	-0.5**	-3.2***

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008, and 2009.

Due to data limitations the pre period for some states uses other years as indicated: ^ = 2000, ^^ = 1999, ^^ = 2001, ^^ = 1998.

Table 11: Trend in Private Sector Workers in Firms that Offer ESI, by Firm Size and State

	1999/2000			2008/2009			Percentage point change		
	Percent of workers in firms that offer ESI:			Percent of workers in firms that offer ESI:			Percent of workers in firms that offer ESI:		
	Less than 50	50 or more	Total	Less than 50	50 or more	Total	Less than 50	50 or more	Total
Alabama	71.2	97.3	89.9	65.4	98.4	89.3	-5.9**	1.1	-0.6
Alaska^^^	46.8	97.0	77.4	44.4	97.6	78.9	-2.3	0.6	1.5
Arizona	64.2	98.5	89.0	50.5	98.4	87.6	-13.7***	-0.1	-1.4
Arkansas	55.0	97.3	84.8	45.8	97.0	83.3	-9.2***	-0.3	-1.5
California	66.0	97.5	87.7	62.3	96.1	87.0	-3.6*	-1.3	-0.7
Colorado	71.1	99.0	90.2	58.1	98.1	86.0	-13.0***	-0.9	-4.2***
Connecticut	76.2	99.7	92.4	71.9	99.1	91.6	-4.4	-0.6	-0.8
Delaware^^^	73.1	99.2	92.3	66.6	98.2	90.1	-6.5*	-1.0	-2.2
District of Columbia^^^	80.5	99.4	95.7	75.4	99.3	94.6	-5.1	-0.2	-1.2
Florida	66.9	97.9	89.2	56.9	98.0	88.1	-10.0***	0.2	-1.2
Georgia	60.7	97.8	89.5	52.0	97.4	86.5	-8.7**	-0.4	-3.0*
Hawaii^^	95.3	100.0	98.5	93.4	99.7	97.9	-1.9	-0.3	-0.7
Idaho^^^	38.3	97.0	68.9	51.5	95.7	79.4	13.2**	-1.3	10.4**
Illinois	70.7	99.0	91.8	59.8	96.2	87.3	-10.9***	-2.8	-4.4***
Indiana	64.8	98.8	88.9	50.9	98.8	86.4	-13.9***	0.0	-2.5
Iowa	60.0	98.3	87.2	59.9	98.9	87.9	-0.2	0.7	0.7
Kansas	67.5	99.1	89.4	58.0	96.8	85.0	-9.5***	-2.3**	-4.4***
Kentucky	64.9	98.9	89.7	60.4	98.4	88.7	-4.5	-0.5	-1.0
Louisiana	58.6	97.2	85.0	52.5	97.5	84.3	-6.1	0.2	-0.7
Maine^^	60.1	99.7	84.5	63.3	98.1	85.9	3.2	-1.6	1.4
Maryland	72.3	99.1	90.6	63.8	97.9	88.5	-8.5***	-1.2	-2.1
Massachusetts	79.5	98.8	93.0	76.6	99.9	93.9	-2.9	1.2**	0.9
Michigan	72.1	98.0	90.6	62.5	96.3	86.4	-9.6***	-1.7	-4.2***
Minnesota	64.5	99.5	90.0	61.1	97.3	87.7	-3.4	-2.2**	-2.3*
Mississippi	56.2	97.2	84.2	50.2	96.6	83.8	-5.9	-0.6	-0.4
Missouri	64.9	98.3	89.1	62.3	98.3	89.1	-2.5	0.0	0.0
Montana^^	59.5	96.1	75.9	42.4	97.5	72.6	-17.1***	1.4	-3.3
Nebraska	58.5	98.5	85.7	51.3	98.0	84.0	-7.1**	-0.5	-1.6
Nevada^^	77.5	98.6	92.8	59.5	97.5	89.5	-18.0***	-1.2	-3.3*
New Hampshire^	77.9	99.3	92.6	71.0	99.2	90.2	-6.9**	-0.1	-2.4*
New Jersey	69.1	98.8	90.3	75.4	99.3	92.2	6.3**	0.5	1.9
New Mexico^	55.6	95.8	82.2	53.9	96.9	84.0	-1.6	1.1	1.8
New York	75.6	98.4	90.6	69.8	98.9	90.5	-5.8**	0.5	-0.1
North Carolina	68.7	98.7	90.2	55.4	98.0	86.3	-13.2***	-0.7	-3.9***
North Dakota^	58.1	97.3	80.6	60.0	98.2	84.5	2.0	0.9	3.9
Ohio	71.5	98.9	91.8	65.3	97.9	90.0	-6.3**	-1.0	-1.7*
Oklahoma	56.9	96.6	83.8	53.8	96.0	83.1	-3.1	-0.7	-0.7
Oregon	67.0	98.7	87.5	57.3	97.9	85.0	-9.7***	-0.8	-2.5*
Pennsylvania	75.1	99.1	92.0	66.8	98.8	90.2	-8.3***	-0.3	-1.8**
Rhode Island^^	79.6	98.4	90.8	71.0	97.9	89.6	-8.6**	-0.5	-1.2
South Carolina	62.3	98.5	89.1	58.2	97.2	86.3	-4.0	-1.3	-2.8**
South Dakota^	50.2	97.0	79.2	56.2	95.3	80.7	6.0	-1.7	1.5
Tennessee	60.9	98.0	88.8	55.2	98.2	88.2	-5.8*	0.2	-0.6
Texas	56.3	96.5	85.7	50.0	96.0	84.7	-6.3**	-0.6	-1.0
Utah^	61.5	99.2	87.7	51.8	96.0	83.9	-9.7	-3.2***	-3.8
Vermont^^	75.0	99.2	87.4	67.5	99.7	87.3	-7.5*	0.5	-0.1
Virginia	69.1	96.2	88.7	61.8	98.8	89.2	-7.2**	2.6	0.5
Washington	68.4	98.7	88.2	61.2	98.5	86.4	-7.2*	-0.2	-1.7
West Virginia^	63.5	98.8	87.0	52.6	97.0	84.1	-10.9***	-1.8	-2.9
Wisconsin	71.8	99.3	90.8	59.1	98.4	87.0	-12.7***	-0.9	-3.8***
Wyoming^^^^	47.7	97.5	73.8	47.2	95.9	75.2	-0.5	-1.6	1.4
United States	67.7	98.2	89.2	60.6	97.6	87.7	-7.1***	-0.6***	-1.6***

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008, and 2009.

Due to data limitations the pre period for some states uses other years as indicated: ^ = 2000, ^^ = 1999, ^^ = 2001, ^^^ = 1998.

Table 12: In Private Sector Firms That Offer ESI, Trend in Percent of Workers Eligible to Enroll, by Firm Size and State

	1999/2000			2008/2009			Percentage point change		
	Percent of workers eligible for ESI:			Percent of workers eligible for ESI:			Percent of workers eligible for ESI:		
	Less than 50	50 or more	Total	Less than 50	50 or more	Total	Less than 50	50 or more	Total
Alabama	82.8	82.1	82.2	81.5	79.3	79.7	-1.3	-2.8	-2.5
Alaska ^{^^^}	73.4	61.9	64.6	77.4	76.0	76.2	4.0	14.1**	11.6**
Arizona	74.0	78.9	78.0	83.4	74.1	75.3	9.3***	-4.8	-2.6
Arkansas	78.5	77.1	77.5	73.6	82.4	81.1	-4.9	5.3***	3.6*
California	80.3	77.3	78.0	80.8	79.0	79.4	0.5	1.7	1.4
Colorado	72.7	79.1	77.2	80.8	77.4	78.1	8.1**	-1.7	0.9
Connecticut	74.1	80.3	78.6	76.8	81.2	80.3	2.7	0.8	1.6
Delaware ^{^^^}	67.8	81.0	78.3	75.6	79.6	78.9	7.8*	-1.4	0.6
District of Columbia ^{^^^}	91.4	88.8	89.2	87.7	79.1	80.5	-3.7	-9.7***	-8.7***
Florida	82.8	75.8	77.2	85.4	77.1	78.4	2.6	1.3	1.1
Georgia	80.4	78.5	78.9	83.7	82.6	82.7	3.3	4.0*	3.9**
Hawaii [^]	81.6	81.3	81.4	79.4	79.2	79.3	-2.2	-2.1	-2.1
Idaho ^{^^^}	76.5	70.4	72.0	74.6	76.6	76.2	-1.9	6.3	4.1
Illinois	80.0	80.6	80.4	79.1	80.0	79.9	-0.9	-0.6	-0.6
Indiana	75.2	77.6	77.1	79.3	82.3	81.8	4.1	4.7*	4.8**
Iowa	77.5	77.6	77.6	76.0	81.3	80.3	-1.5	3.7**	2.7*
Kansas	74.3	79.1	78.0	78.8	78.0	78.1	4.5	-1.1	0.2
Kentucky	73.9	78.5	77.6	80.4	80.2	80.3	6.5*	1.6	2.6
Louisiana	81.5	76.6	77.7	81.4	75.8	76.8	-0.1	-0.7	-0.9
Maine ^{^^}	74.3	78.0	77.0	76.2	78.8	78.1	2.0	0.8	1.1
Maryland	80.9	76.8	77.8	78.3	82.9	82.0	-2.6	6.1***	4.2**
Massachusetts	81.9	79.7	80.3	75.7	77.0	76.7	-6.2**	-2.7	-3.5**
Michigan	74.6	80.9	79.4	71.8	79.4	77.7	-2.8	-1.5	-1.7
Minnesota	73.3	78.2	77.2	75.4	79.3	78.6	2.1	1.1	1.4
Mississippi	84.5	76.6	78.4	78.9	80.5	80.3	-5.6*	3.9	1.9
Missouri	78.9	78.1	78.3	76.9	78.5	78.1	-2.1	0.3	-0.2
Montana ^{^^}	73.6	75.9	74.9	76.8	74.2	74.8	3.2	-1.7	-0.1
Nebraska	74.5	78.4	77.5	70.9	81.0	79.1	-3.6	2.6	1.6
Nevada ^{^^}	69.4	77.7	75.8	81.7	78.6	79.0	12.3***	0.9	3.2
New Hampshire [^]	76.4	76.6	76.5	72.7	77.5	76.2	-3.7	0.9	-0.2
New Jersey	81.6	77.5	78.4	81.2	77.7	78.6	-0.4	0.2	0.3
New Mexico [^]	80.4	59.8	64.5	73.0	71.3	71.6	-7.4**	11.5*	7.2
New York	81.2	80.2	80.4	76.8	79.5	78.9	-4.4	-0.7	-1.6
North Carolina	82.4	78.6	79.4	77.2	80.2	79.7	-5.2**	1.5	0.2
North Dakota [^]	75.4	77.4	76.8	70.2	77.8	75.9	-5.2	0.4	-0.9
Ohio	80.0	78.6	78.9	79.2	79.3	79.3	-0.8	0.7	0.3
Oklahoma	77.5	79.7	79.2	76.7	73.4	74.0	-0.8	-6.3**	-5.2***
Oregon	76.8	83.1	81.4	80.7	81.3	81.2	3.9	-1.8	-0.3
Pennsylvania	78.7	81.2	80.6	75.2	77.9	77.4	-3.5	-3.3*	-3.2*
Rhode Island ^{^^}	83.6	74.1	77.5	75.6	76.4	76.2	-8.1**	2.3	-1.3
South Carolina	77.0	81.5	80.6	81.1	79.9	80.2	4.1	-1.6	-0.4
South Dakota [^]	77.4	73.0	74.1	65.9	75.2	72.9	-11.5***	2.2	-1.2
Tennessee	79.4	75.6	76.2	80.2	76.2	76.8	0.7	0.7	0.6
Texas	82.1	78.8	79.4	84.3	78.3	79.1	2.2	-0.5	-0.3
Utah [^]	62.9	79.0	75.5	77.9	74.7	75.2	15.0**	-4.4	-0.2
Vermont ^{^^}	74.8	80.8	78.3	75.8	76.9	76.6	1.0	-3.9	-1.7
Virginia	77.0	78.4	78.1	79.3	81.5	81.1	2.3	3.1	2.9
Washington	80.6	78.2	78.9	77.0	76.7	76.8	-3.6	-1.5	-2.1
West Virginia [^]	75.6	81.2	79.8	79.3	78.5	78.7	3.7	-2.6	-1.1
Wisconsin	72.2	78.3	76.8	74.2	76.5	76.0	2.0	-1.8	-0.8
Wyoming ^{^^^}	72.8	71.5	71.9	79.3	76.6	77.3	6.5*	5.2	5.4**
United States	78.9	78.6	78.7	78.9	78.8	78.8	-0.1	0.1	0.1

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008, and 2009.

Due to data limitations the pre period for some states uses other years as indicated: ^ = 2000, ^^ = 1999, ^^ = 2001, ^^ = 1998.

Table 13: Trend in Percent of Eligible Private Sector Employees Who Enroll, by Firm Size and State

	1999/2000			2008/2009			Percentage point change		
	Percent of eligible workers enrolled:			Percent of workers eligible for ESI:			Percent of workers eligible for ESI:		
	Less than 50	50 or more	Total	Less than 50	50 or more	Total	Less than 50	50 or more	Total
Alabama	76.9	82.0	80.8	69.1	73.7	72.8	-7.8***	-8.3***	-8.1***
Alaska^^^	80.2	83.2	82.4	80.3	79.8	79.9	0.2	-3.4	-2.5
Arizona	80.2	77.9	78.3	74.3	76.5	76.2	-5.9**	-1.4	-2.1
Arkansas	79.2	80.8	80.5	76.1	77.9	77.7	-3.1	-2.9	-2.8*
California	81.8	83.1	82.8	77.9	80.9	80.3	-4.0**	-2.1*	-2.5***
Colorado	76.1	82.9	81.5	74.0	77.0	76.3	-2.0	-5.9***	-5.2***
Connecticut	78.6	76.6	77.1	73.0	83.6	81.4	-5.6***	7.0**	4.4*
Delaware^^^	81.4	87.3	86.3	74.8	78.0	77.4	-6.6*	-9.4***	-8.9***
District of Columbia^^^	85.5	89.4	88.7	83.9	82.7	83.0	-1.6	-6.7***	-5.8***
Florida	76.7	77.2	77.1	78.1	76.0	76.4	1.4	-1.2	-0.7
Georgia	77.7	77.5	77.6	72.2	77.5	76.7	-5.5**	-0.1	-0.9
Hawaii^^	88.4	87.0	87.5	87.3	86.4	86.7	-1.1	-0.6	-0.8
Idaho^^^	84.6	77.1	79.2	83.0	77.1	78.5	-1.6	0.0	-0.7
Illinois	84.2	84.0	84.0	76.2	80.2	79.5	-8.0***	-3.8***	-4.5***
Indiana	77.2	85.5	83.7	73.0	73.6	73.4	-4.2	-11.9***	-10.3***
Iowa	78.1	82.8	81.8	76.7	79.1	78.6	-1.4	-3.7**	-3.2**
Kansas	82.3	82.0	82.0	77.5	76.3	76.6	-4.8**	-5.7**	-5.4***
Kentucky	79.3	82.6	82.0	74.6	77.5	77.0	-4.7*	-5.0***	-5.0***
Louisiana	78.3	78.6	78.4	72.5	77.1	76.2	-5.8**	-1.5	-2.1
Maine^^	81.0	79.9	80.2	75.2	75.7	75.7	-5.8**	-4.2	-4.5*
Maryland	73.4	79.3	77.7	74.3	76.2	75.8	0.9	-3.1	-1.9
Massachusetts	77.2	82.7	81.3	72.6	76.1	75.3	-4.6*	-6.7***	-5.9***
Michigan	83.1	84.1	83.9	76.2	79.9	79.1	-6.9***	-4.3**	-4.7***
Minnesota	80.0	81.8	81.5	79.9	77.6	78.1	-0.1	-4.2*	-3.4
Mississippi	83.6	77.0	78.2	72.9	78.0	77.1	-10.8***	1.0	-1.1
Missouri	80.7	84.5	83.7	79.5	80.4	80.3	-1.2	-4.0**	-3.4**
Montana^^	81.0	79.8	80.3	82.8	76.3	78.1	1.8	-3.5	-2.2
Nebraska	79.7	78.4	78.6	72.0	76.5	75.7	-7.7***	-1.9	-2.9**
Nevada^^	80.9	86.0	84.9	74.9	72.5	72.9	-6.0	-13.5***	-12.0***
New Hampshire^	72.2	76.0	75.0	65.2	77.4	74.4	-7.0**	1.4	-0.6
New Jersey	77.5	82.6	81.4	72.0	76.7	75.5	-5.4***	-5.8***	-5.9***
New Mexico^	66.4	75.4	72.8	65.5	72.9	71.5	-0.9	-2.5	-1.3
New York	77.6	82.3	80.9	71.9	79.4	77.9	-5.7**	-2.9**	-3.0**
North Carolina	80.2	84.7	83.7	72.5	76.3	75.7	-7.7**	-8.4***	-8.0***
North Dakota^	82.8	81.7	82.1	76.9	80.7	79.8	-5.9	-1.0	-2.3
Ohio	76.1	82.9	81.4	74.7	78.2	77.6	-1.4	-4.7**	-3.8**
Oklahoma	82.9	79.2	80.0	78.0	74.6	75.3	-4.9**	-4.6*	-4.7**
Oregon	87.9	86.7	86.9	83.8	83.4	83.5	-4.1*	-3.3	-3.5**
Pennsylvania	81.3	83.6	83.1	79.4	81.2	80.8	-2.0	-2.4*	-2.2
Rhode Island^^	82.4	82.9	82.7	72.2	76.3	75.3	-10.2**	-6.6***	-7.4***
South Carolina	77.7	85.0	83.7	72.2	76.6	75.7	-5.5*	-8.5***	-8.0***
South Dakota^	76.3	79.5	78.7	75.6	75.9	75.8	-0.7	-3.6	-2.9
Tennessee	80.2	82.0	81.7	75.2	77.5	77.1	-5.0	-4.5**	-4.5**
Texas	84.5	83.1	83.4	79.4	78.0	78.1	-5.1**	-5.1***	-5.3***
Utah^	78.2	82.0	81.4	77.1	75.7	75.9	-1.1	-6.3***	-5.5***
Vermont^^	69.2	82.3	77.1	66.4	77.4	74.2	-2.8	-4.9**	-3.0
Virginia	73.5	84.4	82.0	72.9	75.4	75.0	-0.6	-8.9***	-7.0***
Washington	85.0	86.3	85.9	83.7	85.5	85.1	-1.3	-0.8	-0.7
West Virginia^	73.5	78.5	77.4	71.5	75.3	74.6	-2.0	-3.2	-2.8
Wisconsin	73.5	82.0	80.0	65.6	77.9	75.5	-7.9***	-4.1***	-4.5***
Wyoming^^^^	77.2	90.1	86.0	78.4	81.3	80.5	1.2	-8.9***	-5.5**
United States	79.7	82.3	81.7	75.6	78.3	77.8	-4.1***	-4.0***	-3.9***

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008, and 2009.

Due to data limitations the pre period for some states uses other years as indicated: ^ = 2000, ^^ = 1999, ^^ = 2001, ^^^ = 1998.

Table 14: Trend in Premiums for Single Coverage, by State

	1999/2000			2008/2009			Change in premium % growth from 1999/2000 to 2008/2009		Change in employee share of premium
	Total Annual Premium	Employee Share		Total Annual Premium	Employee Share		Total Annual Premium	Employee Contribution	Percentage point change
		\$	%		\$	%			
Alabama	\$2,376	\$532	22.6%	\$4,393	\$992	22.7%	84.9%	86.6%	0.1%
Alaska ^{^^^}	\$3,455	\$449	13.0%	\$5,670	\$828	14.7%	64.1%	84.4%	1.7%
Arizona	\$2,295	\$393	17.1%	\$4,286	\$831	19.3%	86.7%	111.5%	2.2%
Arkansas	\$2,368	\$426	18.1%	\$3,820	\$766	20.0%	61.3%	79.6%	2.0%*
California	\$2,259	\$344	15.3%	\$4,456	\$768	17.2%	97.2%	123.4%	2.0%**
Colorado	\$2,381	\$399	16.8%	\$4,437	\$985	22.2%	86.3%	146.8%	5.4%***
Connecticut	\$2,871	\$553	19.3%	\$4,825	\$1,037	21.4%	68.0%	87.5%	2.1%
Delaware ^{^^^}	\$3,072	\$559	18.2%	\$4,844	\$993	20.5%	57.7%	77.6%	2.3%
District of Columbia ^{^^^}	\$3,030	\$507	16.7%	\$4,986	\$949	19.1%	64.6%	87.1%	2.4%
Florida	\$2,428	\$485	20.0%	\$4,503	\$1,017	22.6%	85.4%	109.8%	2.6%**
Georgia	\$2,473	\$489	19.9%	\$4,426	\$968	22.0%	79.0%	97.9%	2.0%
Hawaii ^{^^}	\$2,208	\$191	8.6%	\$3,974	\$456	11.5%	80.0%	139.3%	2.9%*
Idaho ^{^^^}	\$2,703	\$374	13.9%	\$4,176	\$619	14.7%	54.5%	65.3%	0.8%
Illinois	\$2,692	\$495	18.4%	\$4,684	\$981	20.9%	74.0%	98.1%	2.5%***
Indiana	\$2,526	\$426	16.9%	\$4,672	\$1,010	21.6%	84.9%	137.3%	4.7%***
Iowa	\$2,370	\$512	21.6%	\$4,300	\$806	18.7%	81.4%	57.5%	-2.9%*
Kansas	\$2,395	\$424	17.7%	\$4,217	\$892	21.1%	76.1%	110.1%	3.4%***
Kentucky	\$2,382	\$413	17.5%	\$4,173	\$903	21.6%	75.2%	118.8%	4.1%***
Louisiana	\$2,409	\$438	18.3%	\$4,458	\$912	20.6%	85.1%	108.1%	2.3%
Maine ^{^^}	\$2,358	\$388	16.5%	\$5,015	\$1,018	20.4%	112.7%	162.2%	3.8%*
Maryland	\$2,562	\$532	20.7%	\$4,615	\$1,035	22.4%	80.1%	94.4%	1.7%
Massachusetts	\$2,629	\$552	21.1%	\$5,052	\$1,216	24.1%	92.2%	120.1%	3.0%***
Michigan	\$2,621	\$394	15.1%	\$4,652	\$841	18.0%	77.5%	113.5%	2.9%*
Minnesota	\$2,455	\$469	19.1%	\$4,516	\$943	20.8%	84.0%	101.0%	1.7%
Mississippi	\$2,367	\$454	19.2%	\$4,297	\$872	20.2%	81.6%	91.9%	1.0%
Missouri	\$2,450	\$391	16.2%	\$4,259	\$978	22.9%	73.8%	150.0%	6.7%***
Montana ^{^^}	\$2,396	\$371	15.5%	\$4,451	\$676	15.2%	85.8%	81.8%	-0.3%
Nebraska	\$2,335	\$501	21.3%	\$4,354	\$942	21.6%	86.4%	88.0%	0.3%
Nevada ^{^^}	\$2,328	\$221	9.5%	\$4,277	\$853	20.1%	83.7%	285.6%	10.6%***
New Hampshire [^]	\$2,790	\$470	16.8%	\$5,237	\$1,176	22.5%	87.7%	150.3%	5.7%***
New Jersey	\$2,823	\$493	17.5%	\$4,850	\$1,039	21.4%	71.8%	110.7%	3.9%**
New Mexico [^]	\$2,591	\$469	18.1%	\$4,305	\$942	22.0%	66.1%	101.0%	3.9%*
New York	\$2,778	\$457	16.4%	\$4,880	\$1,011	20.7%	75.7%	121.2%	4.3%***
North Carolina	\$2,449	\$417	16.9%	\$4,568	\$913	19.9%	86.6%	118.9%	3.0%**
North Dakota [^]	\$2,293	\$362	15.8%	\$3,979	\$807	20.3%	73.5%	122.8%	4.5%**
Ohio	\$2,428	\$466	19.1%	\$4,175	\$975	23.3%	71.9%	109.4%	4.2%***
Oklahoma	\$2,548	\$379	14.7%	\$4,158	\$801	19.2%	63.2%	111.1%	4.5%***
Oregon	\$2,327	\$309	13.3%	\$4,532	\$620	13.7%	94.8%	100.7%	0.3%
Pennsylvania	\$2,426	\$385	15.9%	\$4,624	\$885	19.1%	90.6%	129.5%	3.2%***
Rhode Island ^{^^}	\$2,537	\$429	16.9%	\$4,995	\$1,129	22.6%	96.9%	163.0%	5.7%***
South Carolina	\$2,422	\$447	18.5%	\$4,490	\$874	19.4%	85.4%	95.3%	0.9%
South Dakota [^]	\$2,563	\$473	18.4%	\$4,248	\$889	20.9%	65.7%	88.0%	2.5%
Tennessee	\$2,389	\$465	19.6%	\$4,413	\$962	21.8%	84.7%	106.7%	2.2%
Texas	\$2,482	\$428	17.4%	\$4,352	\$918	21.1%	75.4%	114.4%	3.7%***
Utah [^]	\$2,585	\$581	22.5%	\$4,227	\$762	18.0%	63.5%	31.2%	-4.5%*
Vermont ^{^^}	\$2,419	\$455	18.8%	\$4,951	\$997	20.1%	104.6%	119.0%	1.4%
Virginia	\$2,391	\$512	21.5%	\$4,396	\$1,024	23.3%	83.8%	100.0%	1.8%
Washington	\$2,518	\$316	12.7%	\$4,664	\$605	13.0%	85.2%	91.6%	0.2%
West Virginia [^]	\$2,763	\$579	21.0%	\$4,796	\$1,067	22.2%	73.6%	84.1%	1.3%
Wisconsin	\$2,664	\$558	20.9%	\$4,955	\$1,040	21.1%	86.0%	86.2%	0.1%
Wyoming ^{^^^}	\$2,327	\$352	15.1%	\$4,663	\$723	15.5%	100.4%	105.4%	0.4%
United States	\$2,490	\$435	17.5%	\$4,528	\$920	20.3%	81.8%	111.4%	2.8%***

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008, and 2009.

Due to data limitations the pre period for some states uses other years as indicated: ^ = 2000, ^^ = 1999, ^^ = 2001, ^^ = 1998.

Table 15: Trend in Premiums for Family Coverage, by State

	1999/2000			2008/2009			Change in premium % growth from 1999/2000 to 2008/2009		Change in employee share of premium
	Total Annual Premium	Employee Share \$	%	Total Annual Premium	Employee Share \$	%	Total Annual Premium	Employee Contribution	Percentage point change
Alabama	\$5,766	\$1,618	28.1%	\$10,774	\$2,944	27.1%	86.9%	81.9%	-1.0%
Alaska^^^	\$8,122	\$1,898	22.8%	\$12,439	\$3,223	25.7%	53.2%	69.8%	2.9%
Arizona	\$6,138	\$1,755	28.5%	\$10,911	\$3,220	29.2%	77.7%	83.5%	0.7%
Arkansas	\$5,861	\$1,581	26.9%	\$9,863	\$2,620	26.4%	68.3%	65.7%	-0.5%
California	\$6,032	\$1,506	25.0%	\$10,915	\$2,971	27.1%	80.9%	97.2%	2.1%*
Colorado	\$6,309	\$1,446	22.9%	\$11,070	\$3,240	29.3%	75.5%	124.1%	6.3%***
Connecticut	\$7,125	\$1,615	22.7%	\$12,089	\$2,871	23.7%	69.7%	77.8%	1.0%
Delaware^^^	\$6,980	\$1,399	19.7%	\$11,649	\$3,000	25.7%	66.9%	114.4%	6.0%***
District of Columbia^^^	\$7,843	\$1,714	21.4%	\$12,140	\$3,292	27.2%	54.8%	92.1%	5.8%***
Florida	\$6,399	\$1,889	29.5%	\$11,159	\$3,706	33.0%	74.4%	96.2%	3.5%**
Georgia	\$6,165	\$1,622	26.4%	\$10,824	\$3,283	30.4%	75.6%	102.3%	4.0%
Hawaii^^	\$5,540	\$1,305	23.6%	\$10,164	\$2,485	24.6%	83.5%	90.4%	1.0%
Idaho^^^	\$6,011	\$1,686	27.4%	\$10,109	\$2,511	24.6%	68.2%	48.9%	-2.8%
Illinois	\$6,838	\$1,622	23.8%	\$11,772	\$3,039	25.9%	72.2%	87.3%	2.1%
Indiana	\$6,292	\$1,245	19.7%	\$11,544	\$2,617	23.0%	83.5%	110.2%	3.3%**
Iowa	\$5,839	\$1,378	23.6%	\$10,434	\$2,538	24.2%	78.7%	84.2%	0.6%
Kansas	\$6,073	\$1,629	26.7%	\$10,492	\$2,762	26.4%	72.8%	69.6%	-0.3%
Kentucky	\$6,382	\$1,465	22.9%	\$10,463	\$2,785	26.7%	63.9%	90.2%	3.8%*
Louisiana	\$6,353	\$1,840	29.0%	\$11,140	\$3,401	30.6%	75.4%	84.9%	1.6%
Maine^^	\$6,182	\$1,825	29.5%	\$11,806	\$3,450	29.2%	91.0%	89.1%	-0.3%
Maryland	\$6,969	\$1,664	23.7%	\$11,658	\$3,208	27.3%	67.3%	92.9%	3.6%**
Massachusetts	\$6,944	\$1,491	21.5%	\$13,096	\$3,380	25.7%	88.6%	126.7%	4.2%***
Michigan	\$6,543	\$953	14.6%	\$11,050	\$2,342	21.1%	68.9%	145.6%	6.5%***
Minnesota	\$6,587	\$1,728	26.1%	\$11,905	\$3,092	26.0%	80.7%	78.9%	-0.1%
Mississippi	\$5,772	\$1,588	27.5%	\$10,717	\$3,328	31.2%	85.7%	109.6%	3.6%*
Missouri	\$6,198	\$1,396	22.7%	\$10,553	\$2,974	28.3%	70.3%	113.0%	5.6%***
Montana^^	\$5,666	\$1,492	26.3%	\$10,161	\$3,315	32.3%	79.3%	122.2%	6.0%**
Nebraska	\$6,154	\$1,634	26.4%	\$10,771	\$3,054	28.4%	75.0%	86.9%	2.0%
Nevada^^	\$6,053	\$1,054	17.4%	\$10,526	\$2,762	26.3%	73.9%	162.2%	8.9%**
New Hampshire^	\$7,525	\$1,752	23.3%	\$12,439	\$3,349	26.9%	65.3%	91.2%	3.6%*
New Jersey	\$7,200	\$1,421	19.7%	\$11,643	\$2,867	24.8%	61.7%	101.7%	5.2%***
New Mexico^	\$6,222	\$2,097	33.7%	\$10,887	\$3,247	29.7%	75.0%	54.8%	-4.0%
New York	\$6,803	\$1,433	21.1%	\$11,939	\$2,925	24.7%	75.5%	104.1%	3.6%**
North Carolina	\$6,277	\$1,752	28.0%	\$11,013	\$3,333	29.9%	75.4%	90.3%	2.0%
North Dakota^	\$6,124	\$1,744	28.5%	\$10,258	\$2,905	28.1%	67.5%	66.5%	-0.4%
Ohio	\$6,158	\$1,278	20.6%	\$10,444	\$2,786	26.5%	69.6%	118.1%	5.9%***
Oklahoma	\$6,403	\$1,689	26.4%	\$9,958	\$2,867	28.6%	55.5%	69.7%	2.2%
Oregon	\$6,060	\$1,570	26.1%	\$11,119	\$2,703	24.4%	83.5%	72.2%	-1.6%
Pennsylvania	\$6,415	\$1,231	19.2%	\$11,316	\$2,567	22.8%	76.4%	108.6%	3.6%**
Rhode Island^^	\$6,259	\$1,153	18.4%	\$12,431	\$3,085	24.9%	98.6%	167.5%	6.5%**
South Carolina	\$6,204	\$1,713	27.7%	\$10,864	\$3,116	28.9%	75.1%	81.9%	1.2%
South Dakota^	\$6,760	\$1,852	27.4%	\$10,620	\$3,135	29.4%	57.1%	69.2%	2.0%
Tennessee	\$6,110	\$1,589	26.1%	\$10,915	\$3,133	28.6%	78.6%	97.2%	2.5%
Texas	\$6,424	\$1,780	27.7%	\$10,945	\$3,389	30.9%	70.4%	90.4%	3.1%*
Utah^	\$6,305	\$1,445	22.9%	\$10,497	\$2,537	24.1%	66.5%	75.5%	1.2%
Vermont^^	\$6,358	\$1,327	20.9%	\$12,150	\$3,142	25.8%	91.1%	136.8%	4.9%**
Virginia	\$6,314	\$1,783	28.1%	\$10,700	\$3,251	30.2%	69.4%	82.4%	2.1%
Washington	\$6,212	\$1,659	26.6%	\$11,159	\$2,897	25.9%	79.6%	74.7%	-0.6%
West Virginia^	\$6,844	\$1,649	24.1%	\$11,482	\$2,737	24.1%	67.8%	65.9%	0.0%
Wisconsin	\$6,794	\$1,423	20.9%	\$12,569	\$2,884	23.3%	85.0%	102.7%	2.3%
Wyoming^^^^	\$5,999	\$1,115	18.6%	\$11,964	\$2,817	23.5%	99.4%	152.6%	4.9%*
United States	\$6,415	\$1,526	23.8%	\$11,208	\$3,020	26.9%	74.7%	97.9%	3.2%***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. After 2000, family plan statistics were split between employee plus one plans and family plans. To compare with 1999/2000, a weighted average is used based on the percent of employees with each type of plan.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008, and 2009.

Due to data limitations the pre period for some states uses other years as indicated: ^ = 2000, ^^ = 1999, ^^ = 2001, ^^^ = 1998.

Table 16: Trend in Premiums for Family Coverage as Percent of Income, by State

	1999/2000				2008/2009			
	Employee premiums	Premium as % of income for family at:			Employee premiums	Premium as % of income for family at:		
		200% FPG	300% FPG	400% FPG		200% FPG	300% FPG	400% FPG
Alabama	\$1,618	4.8%	3.2%	2.4%	\$2,944	7.7%	5.1%	3.8%
Alaska ^{^^^}	\$1,898	4.5%	3.0%	2.2%	\$3,223	6.7%	4.5%	3.4%
Arizona	\$1,755	5.2%	3.5%	2.6%	\$3,220	8.4%	5.6%	4.2%
Arkansas	\$1,581	4.7%	3.1%	2.3%	\$2,620	6.8%	4.6%	3.4%
California	\$1,506	4.5%	3.0%	2.2%	\$2,971	7.8%	5.2%	3.9%
Colorado	\$1,446	4.3%	2.9%	2.1%	\$3,240	8.5%	5.6%	4.2%
Connecticut	\$1,615	4.8%	3.2%	2.4%	\$2,871	7.5%	5.0%	3.8%
Delaware ^{^^^}	\$1,399	4.1%	2.8%	2.1%	\$3,000	7.8%	5.2%	3.9%
District of Columbia ^{^^^}	\$1,714	5.1%	3.4%	2.5%	\$3,292	8.6%	5.7%	4.3%
Florida	\$1,889	5.6%	3.7%	2.8%	\$3,706	9.7%	6.5%	4.8%
Georgia	\$1,622	4.8%	3.2%	2.4%	\$3,283	8.6%	5.7%	4.3%
Hawaii ^{^^}	\$1,305	3.4%	2.2%	1.7%	\$2,485	5.6%	3.8%	2.8%
Idaho ^{^^^}	\$1,686	5.0%	3.3%	2.5%	\$2,511	6.6%	4.4%	3.3%
Illinois	\$1,622	4.8%	3.2%	2.4%	\$3,039	7.9%	5.3%	4.0%
Indiana	\$1,245	3.7%	2.5%	1.8%	\$2,617	6.8%	4.6%	3.4%
Iowa	\$1,378	4.1%	2.7%	2.0%	\$2,538	6.6%	4.4%	3.3%
Kansas	\$1,629	4.8%	3.2%	2.4%	\$2,762	7.2%	4.8%	3.6%
Kentucky	\$1,465	4.3%	2.9%	2.2%	\$2,785	7.3%	4.9%	3.6%
Louisiana	\$1,840	5.5%	3.6%	2.7%	\$3,401	8.9%	5.9%	4.4%
Maine ^{^^}	\$1,825	5.4%	3.6%	2.7%	\$3,450	9.0%	6.0%	4.5%
Maryland	\$1,664	4.9%	3.3%	2.5%	\$3,208	8.4%	5.6%	4.2%
Massachusetts	\$1,491	4.4%	2.9%	2.2%	\$3,380	8.8%	5.9%	4.4%
Michigan	\$953	2.8%	1.9%	1.4%	\$2,342	6.1%	4.1%	3.1%
Minnesota	\$1,728	5.1%	3.4%	2.6%	\$3,092	8.1%	5.4%	4.0%
Mississippi	\$1,588	4.7%	3.1%	2.4%	\$3,328	8.7%	5.8%	4.4%
Missouri	\$1,396	4.1%	2.8%	2.1%	\$2,974	7.8%	5.2%	3.9%
Montana ^{^^}	\$1,492	4.4%	2.9%	2.2%	\$3,315	8.7%	5.8%	4.3%
Nebraska	\$1,634	4.8%	3.2%	2.4%	\$3,054	8.0%	5.3%	4.0%
Nevada ^{^^}	\$1,054	3.1%	2.1%	1.6%	\$2,762	7.2%	4.8%	3.6%
New Hampshire [^]	\$1,752	5.2%	3.5%	2.6%	\$3,349	8.8%	5.8%	4.4%
New Jersey	\$1,421	4.2%	2.8%	2.1%	\$2,867	7.5%	5.0%	3.7%
New Mexico [^]	\$2,097	6.2%	4.1%	3.1%	\$3,247	8.5%	5.7%	4.2%
New York	\$1,433	4.2%	2.8%	2.1%	\$2,925	7.6%	5.1%	3.8%
North Carolina	\$1,752	5.2%	3.5%	2.6%	\$3,333	8.7%	5.8%	4.4%
North Dakota [^]	\$1,744	5.2%	3.4%	2.6%	\$2,905	7.6%	5.1%	3.8%
Ohio	\$1,278	3.8%	2.5%	1.9%	\$2,786	7.3%	4.9%	3.6%
Oklahoma	\$1,689	5.0%	3.3%	2.5%	\$2,867	7.5%	5.0%	3.7%
Oregon	\$1,570	4.7%	3.1%	2.3%	\$2,703	7.1%	4.7%	3.5%
Pennsylvania	\$1,231	3.6%	2.4%	1.8%	\$2,567	6.7%	4.5%	3.4%
Rhode Island ^{^^}	\$1,153	3.4%	2.3%	1.7%	\$3,085	8.1%	5.4%	4.0%
South Carolina	\$1,713	5.1%	3.4%	2.5%	\$3,116	8.1%	5.4%	4.1%
South Dakota [^]	\$1,852	5.5%	3.7%	2.7%	\$3,135	8.2%	5.5%	4.1%
Tennessee	\$1,589	4.7%	3.1%	2.4%	\$3,133	8.2%	5.5%	4.1%
Texas	\$1,780	5.3%	3.5%	2.6%	\$3,389	8.9%	5.9%	4.4%
Utah [^]	\$1,445	4.3%	2.9%	2.1%	\$2,537	6.6%	4.4%	3.3%
Vermont ^{^^}	\$1,327	3.9%	2.6%	2.0%	\$3,142	8.2%	5.5%	4.1%
Virginia	\$1,783	5.3%	3.5%	2.6%	\$3,251	8.5%	5.7%	4.2%
Washington	\$1,659	4.9%	3.3%	2.5%	\$2,897	7.6%	5.1%	3.8%
West Virginia [^]	\$1,649	4.9%	3.3%	2.4%	\$2,737	7.2%	4.8%	3.6%
Wisconsin	\$1,423	4.2%	2.8%	2.1%	\$2,884	7.5%	5.0%	3.8%
Wyoming ^{^^^}	\$1,115	3.3%	2.2%	1.7%	\$2,817	7.4%	4.9%	3.7%
United States	\$1,526	4.5%	3.0%	2.3%	\$3,020	7.9%	5.3%	3.9%

Note: Premium as a percent of family income is calculated for a family of four using federal poverty guidelines from the U.S. Department of Health and Human Services. For example, federal poverty guidelines for a family of four were \$16,700 and \$22,050 in 1999 and 2009, respectively in the 48 contiguous states and the District of Columbia.

Sources: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008, and 2009. Federal Poverty Guidelines from U.S. Department of Health and Human Services.

Due to data limitations the pre period for some states uses other years as indicated: [^]=2000, ^{^^}=1999, ^{^^^}=2001, ^{^^^}=1998.

Table 17: Average Deductibles for Single and Family Coverage, by State

	2008/2009	
	Single	Family
Alabama	\$505	\$1,119
Alaska	\$881	\$1,685
Arizona	\$907	\$1,737
Arkansas	\$903	\$1,551
California	\$849	\$1,694
Colorado	\$1,008	\$1,976
Connecticut	\$1,082	\$1,844
Delaware	\$728	\$1,413
District of Columbia	\$561	\$1,091
Florida	\$973	\$1,909
Georgia	\$913	\$1,814
Hawaii	\$527	\$1,566
Idaho	\$971	\$1,836
Illinois	\$807	\$1,597
Indiana	\$1,038	\$1,728
Iowa	\$1,069	\$1,979
Kansas	\$869	\$1,612
Kentucky	\$987	\$1,837
Louisiana	\$886	\$1,787
Maine	\$1,060	\$1,760
Maryland	\$745	\$1,460
Massachusetts	\$673	\$1,395
Michigan	\$726	\$1,481
Minnesota	\$945	\$1,771
Mississippi	\$1,023	\$1,827
Missouri	\$1,008	\$1,739
Montana	\$1,071	\$1,870
Nebraska	\$938	\$1,799
Nevada	\$784	\$1,657
New Hampshire	\$855	\$1,802
New Jersey	\$914	\$1,809
New Mexico	\$819	\$1,725
New York	\$752	\$1,482
North Carolina	\$1,031	\$1,831
North Dakota	\$664	\$1,350
Ohio	\$902	\$1,788
Oklahoma	\$837	\$1,723
Oregon	\$787	\$1,646
Pennsylvania	\$695	\$1,449
Rhode Island	\$805	\$1,472
South Carolina	\$982	\$1,839
South Dakota	\$1,068	\$1,928
Tennessee	\$904	\$1,696
Texas	\$1,087	\$2,003
Utah	\$778	\$1,671
Vermont	\$1,239	\$2,277
Virginia	\$811	\$1,439
Washington	\$735	\$1,493
West Virginia	\$755	\$1,303
Wisconsin	\$990	\$1,859
Wyoming	\$1,031	\$1,753
United States	\$893	\$1,710

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component, 2008 and 2009.

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